

# Write construction in a big way.

## Construction Appetite Expansion

Spectrum Codes	Description
17821	Carpet Laying & Removal
17321	Electrical Wiring – Commercial
17331	Electrical Wiring – Commercial & Residential
18011	Fence Installation
46311	Floor Covering Installation
46741	Furniture & Fixture Installation
46101	Home Theater Installation
46711	Integrated Communication Equipment Installation
18021	Landscaping
46121	Lighting Installation
17611	Tile and Stone Installation – Interior

### What Good Looks Like

#### In Appetite: All Contractors

- Contractors specializing in a particular aspect of a construction project (e.g., electricians or flooring)
- Well-established operation
- Subcontract less than 25% of work
- Height work that generally doesn't exceed two stories

#### Landscaping

- Residential or commercial work including installation, planting, maintenance, and inclusive of some spraying and trimming. With limited amount of hardscaping.

#### Fence

- Focus is on decorative, residential privacy fencing or new fence installation

#### Flooring

- Primarily residential with limited refinishing

#### Electrical

- Residential work is a higher percentage than commercial
- All employees licensed or progressing through an apprentice program

See our [Appetite Guide](#) for a complete list of eligible classes.

#### Targets

##### Spectrum® BOP Target Property Values

\$15M per location  
\$20M per policy

##### Workers' Compensation Target Payroll

\$2M per policy

##### Business Auto

Subject to the property values/  
payroll above when supported by  
a BOP and/or workers' comp policy

#### Out of Appetite

##### All Contractors

- 50% or more work on new construction projects at multi-unit residential sites (i.e., tract developments, residential condominiums, townhomes and apartments)
- Conducting work over 2 stories or above 30 feet
- General contracting
- Handyman operations
- Highway, roadways or median work including guardrails

#### Other Important Coverage Options

- Herbicide/pesticide
- Contractors' tools
- Contractors' equipment

- **Workers' Compensation**

Generous policy features:

- » Broad Form endorsement; automatically added
- » Extended Broad Form endorsement
- » We write monoline workers' comp policies, too – even though we prefer the total account

- **Business Auto**

Broad Form endorsement is included and provides:

- » Loan Lease Gap coverage
- » Waiver of Subrogation
- » Waiver of Glass Repair deductible and more

- **Faster, Easier Quoting**

- » VIN prefill reduces keystrokes and improves accuracy
- » ICON Bridge lets you quote in “real time” in a fraction of the time

- **E&S Advantage**

- » Offers general liability and umbrella solutions for accounts ineligible for coverage in the standard market

- **Faster and Easier Digital Service Options**

- » All policy changes are available online
- » Workers' comp changes are processed in real time
- » Certificates of insurance and other service requests are processed in real time
- » 24/7 access

**Lay the groundwork for the customized coverage your construction clients need.** Quote BOP, workers' comp and business auto with us today.



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