Help your customers remodel the way their business is protected.

Capabilities | Construction

Remodeler customers need coverage that reflects the work they do today. With the right class definitions, coverage, and pricing that aligns with actual class-level exposures, you can offer a more competitive solution for lower-hazard remodeler business.

Eligible Standard Industrial Classification Codes (SICs)

46231 Residential Interior Remodeling & Custom Trim | No Structural Work

Remodeling or refinishing of residential interior spaces (e.g., kitchens, baths, basements)

- Primary focus is interior remodeling and renovations; work performed is primarily decorative or aesthetic.
- Commercial remodeling; no buildouts.

Classify contractors specializing in related work based on their primary operations. Examples include:

46721 Countertop Installation

46311 Wood Floor Installation (classified as floor covering installation)

17711 Interior Remodeling & Renovation

Remodeling or renovating of interior spaces

- Structural work is limited to interior remodeling (e.g., framing for a bathroom or master suite expansion, framing interior walls for a basement remodel).
- Predominantly interior work; incidental exterior improvements or addition work is acceptable (e.g., decks, porches, pergolas).
- Includes commercial interior build-out/fit-out work.

Eligible SIC Code: Exterior Remodelers

17721 Home Remodeling, including Home Additions & Exterior Carpentry

Combined exterior and interior remodeling, including exterior carpentry and ...

- Home remodeling contractors who build home additions or expansions/bump outs and includes interior remodelers who build home expansions/room additions or exterior carpentry additions.
- Contractors primarily focused on exterior carpentry additions or improvements (e.g., decks, porches, pergolas, garages, sheds and similar outdoor living improvement projects).

Get more details on our construction solutions **here**.

What Good Looks Like

- Predominantly ground-level work
- < 25% subcontractor use
- 3 years in business or equivalent experience

Out of Appetite

- Handyperson operations
- > 50% subcontractor costs
- Height work > 30 feet or 3 stories
- Roofing, framing or siding[1]
- Home building

Spectrum Business Owner's Policy (BOP)

Target Payroll
$1.25M per policy

Workers' Compensation

Target Payroll
$2M per policy

Business Auto

Subject to the Target Payroll when supported by a BOP and/or workers' comp policy.

The Hartford

Workers' Compensation

Generous Policy Features:

- Broad Form endorsement included
- Extended Broad Form endorsement available
- Payroll Billing Option
  - » Offers cash flow benefits
  - » Ideal for businesses with seasonal help

While we prefer the total account, we'll write monoline workers' comp policies, too!

Business Auto

Broad Form endorsement included and provides:

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

E&S Advantage

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

Faster and Easier Digital Service Options

- ICON Bridge – quote **all lines** fast
- Digital Services
  - » 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

Quote us today.

Contact your territory manager or visit **TheHartford.com/construction** to learn more.

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[1] Other than in conjunction with a carpentry addition or improvement job (exterior remodelers only).

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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Customized coverage for your remodelers? Nailed it.