

# Specialized construction coverage that protects from every angle.

## ► Capabilities | Construction



### Eligible Standard Industrial Classification Codes (SICs)

|             |                                                                                                                   |
|-------------|-------------------------------------------------------------------------------------------------------------------|
| <b>0782</b> | Landscapers & Lawn Services                                                                                       |
| <b>1711</b> | Plumbing, HVAC & Related Classes (strong focus on workers' comp)                                                  |
| <b>1721</b> | Painters                                                                                                          |
| <b>1731</b> | Electrical Work                                                                                                   |
| <b>1743</b> | Tile, Stone & Marble Installation                                                                                 |
| <b>1751</b> | Residential Interior Remodeling & Custom Trim; No Structural Work<br>Interior Remodeling & Renovation Contractors |
| <b>1752</b> | Flooring                                                                                                          |
| <b>1771</b> | Concrete Finishing - residential foundations (preference for flatwork vs. foundations); asphalt driveways; patios |
| <b>1793</b> | Residential Glaziers                                                                                              |
| <b>1799</b> | Fence, Furniture/Fixture & Window Treatment Installation                                                          |

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

### Spectrum® Business Owner's Policy (BOP)

#### Automatically Includes:

- Primary & Non-contributory provisions
- Blanket Waiver of Subrogation language

#### Available for an Additional Charge:

- Blanket Additional Insured (AI)
- Contractors – Limited Professional Liability

#### Contractor Broadening Endorsement

- Less restrictive Damage to Your Work exclusion
- Broader Wrap-up coverage
- Unmatched Alienated Premises coverage

#### Flexible Blanket Additional Insured (AI) Endorsement

#### Pollution Liability

- Admitted, occurrent-based coverage
- Includes cost of cleanup and emergency response after a pollution incident
- Easily accessible in ICON

#### Other Important Coverage Options

- Herbicide/Pesticide
- Snow and Ice Operations
- Contractors' Tools
- Contractors' Equipment

### What Good Looks Like

- Contractors specializing in a particular aspect of a construction project (e.g., electricians or plumbers)
- Well-established operation
- Subcontract less than 25% of work\*
- Height work that generally doesn't exceed 2 stories
- Employees are properly trained in the use of hazardous equipment
- Travel within a 50-mile radius
- Equipment is properly secured during transport

\*Subcontracting up to 50% is acceptable for some classes

### Spectrum Business Owner's Policy

#### Maximum 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.

## 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

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Contact your territory manager or visit  
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