

Construction and contractors guide

When it comes to protecting your contracting customers, let EMC do the heavy lifting. With over 110 years of experience, we have the tools to protect more than 125 types of contractors and help your agency thrive.

Construction segment appetite

Lines of business:

- General liability
- Commercial auto
- Property
- Inland marine
- Workers' compensation*
- Cyber liability
- Contract surety bonds
- Umbrella

Optional endorsements:

- Worksite damage (limited pollution)
- Contractors errors and omissions
- Herbicide and pesticide applicators
- Snow and ice removal

Artisan contractors program eligibility

The EMC Artisan Contractors Program is designed to provide contractors with tailored insurance coverages at competitive prices, all personalized to their specific needs. To be eligible for this specialty program, contractors must meet the following criteria (in addition to basic guidelines):

- Annual payroll does not exceed \$2,000,000
- Subcontracted work does not exceed 25% of the contractor's gross receipts

EMC construction guidelines

General

- Applicants must have at least three years in business or five years in trade
- Applicants must possess a valid contractor's license in the required state
- No bankruptcy
- Three years of hard copy loss runs, with the most recent valuation within the last three months, must show a favorable loss history
- No prior cancellation or non-renewal due to loss history or payment history
- The applicable trade questionnaire must be completed and submitted
- Proper risk transfer in place for subcontracted labor
- Prior coverage must be with a standard carrier (no prior E&S)

Auto

- Fleet safety and maintenance program, including:
 - Personal use policy
 - Acceptable driver standards
 - Annual MVR (agent or insured)
 - Distracted driving policy
- Telematics is preferred for fleets over 25 power units
- Driver turnover less than 25%
- Drivers must have at least five years of driving experience

Workers' compensation





























































































































- At least three full-time employees (in addition to the owner)
- No policies where the owner is excluded and there are no employees
- No OSHA violation in last three years
- No employee leasing firms
- No New York exposure

*Availability varies by state.

Appetite guide

Classes marked in yellow typically require more underwriter involvement due to the higher hazard nature of operations.

Class eligibility:  Acceptable  Will consider  Not a market

Description	Eligibility			SIC	ISO	Program eligible	WC	WC eligible?	Unrestricted classes (CD)*
									
Air conditioning systems—ISR [†]				1711	91111	87600	3724		
Appliance and accessories installation, servicing or repair—commercial				7629	91150		3724		
Appliance and accessories installation, servicing or repair—residential				7629	91155	87601	9519		
Cable installation in conduits or subways				1623	91302		5190		
Carpentry—construction of residential property not exceeding 3 stories				1521-2	91340	87602	5645		
Carpentry—interior				1741-2	91341	87603	5437		
Carpentry—NOC				1751	91342		5403		
Carpentry—shop only				2431	91343		2802		
Ceiling or wall installation—metal				1761	91436	87605	5535		
Cleaning—outside surfaces of building				1799	91523		5213		
Communication equipment installation				1731	91551	87636	9516		
Concrete construction [†]				1771	91560	87606	5213		
Conduit construction for cables or wires				1623	91577		6325		
Contractors—see general contractors				1521-2	Multiple		5645		
Door, window, or assembled millwork				1751	91746	87607	5102		
Drilling—water				1781	92102		6204		
Driveway, parking area, or sidewalk paving or repaving [†]				1771	92215	87609	5221		
Drywall or wallboard installation				1742	92338	87610	5445		
Electrical apparatus—installation service or repair				1799	92451	Na	3724		
Electrical work within buildings				1731	92478	87611	5190		
Excavation				1794	94007	87612	3724		
Fence erection contractors				1799	94276	87613	5403		
Floor covering installation				1752	94569	87614	5478		
Furniture or fixtures—installation in offices or stores				1796	95124	87641	5146		
General contractors—residential No tract, condo, or townhome Up to 95% subcontracted with proper risk transfer and daily jobsite supervision. No new construction in AK, AZ, CA, CO-front range, FL, HI, NV, OR, SC, TX, WA				1521-2	Multiple		5645		
General contractors—commercial industrial Up to 95% subcontracted with proper risk transfer and daily jobsite supervision. No commercial general construction in AK, CA, HI				1541-2	Multiple		5606		
Grading of land				1794	95410	87616	6217		
Glass dealers and glaziers—no curtain wall				1793	13590	87615	4130		
Handyperson				1531	95625	87672	Multi		

Description	Eligibility			SIC	ISO	Program eligible	WC	WC eligible?	Unrestricted classes (CD)*
	✓	●	✗						
Heating or combined heating and air conditioning systems or equipment—dealers or distributors and installation, service, or repair—no LPG†			✗	1711	95647	87617	5537		
Heating or combined heating and air conditioning systems or equipment—dealers or distributors and installation, service, or repair—with LPG†			✗	1711	95648	87618	5537		
House furnishing installation	✓			1799	96053	87618	9521	✓	✓
Insulation work—mineral		●		1742	96410		5479		
Interior decorators	✓			7389	96611	87620	9521	✓	✓
Janitorial services	✓			7249	96816	87621	9170	✓	✓
Landscape gardening	✓			0782	97047	87622	0042	✓	
Lawn care services	✓			0782	97050	87743	9102	✓	✓
Lawn sprinkler	✓			1711	98482 98483	87744	5183	✓	✓
Masonry	✓			1741	97447	87623	5022	✓	
Metal erection—decorative or artistic	✓			1799	97650	87638	5102	✓	✓
Metal erection—in the construction of dwellings—not to exceed 2 stories in height	✓			1791	97652		5059	✓	
Metal erection—nonstructural NOC		●		1799	97653		5102	✓	
Office machines or appliances—ISR	✓			7629	98111	87624	5191	✓	✓
Painting—exterior buildings or structures—3 stories or less Except coastal areas in South Carolina	✓			1721	98304	87625	5037	✓	✓
Painting—interior—buildings or structures Except coastal areas in South Carolina	✓			1721	98305	87626	5474	✓	✓
Painting—shop only	✓			1721	98308		9501	✓	
Paperhanging	✓			1721	98344	87627	5491	✓	
Plastering—stucco	✓			1742	98449		5480	✓	
Plumbing—commercial and industrial†			✗	1711	98482	87629	5183		
Plumbing—residential or domestic†			✗	1711	98483	87630	5183		
Pre-fabricated building erection		●		1751	98502	87631	5645	✓	
Refrigeration systems or equipment†			✗	1711	98636		5537		
Roofing—commercial Residential allowed up to 10% of total payroll		●			98677		5551		
Septic tank cleaning		●		7699	98805		9402	✓	
Septic tanking installation, servicing or repair†			✗	1711	98806		6229		
Sewer mains Focus on new installations of light commercial and residential Municipality work—appetite limited		●		1623	98820		6306		
Sheet metal work—outside	✓			1761	98884	87632	5535	✓	
Siding installation		●		1761	98967	87633	5651	✓	
Sign erection, installation, or repair	✓			7389	98993		9554	✓	✓
Sign painting or lettering—inside of building	✓			7389	99003		9501	✓	

Description	Eligibility			SIC	ISO	Program eligible	WC	WC eligible?	Unrestricted classes (CD)*
	✓	●	✗						
Sign painting or lettering—on buildings or structures	✓			7389	99004	87646	9554	✓	
Snow and ice removal contractor Will allow up to 25% of total payroll			✗	0782	99310	87724	9402		
Street or road construction or reconstruction Less than 55 mph posted		●		1611	99315		5508		
Street or road paving or repaving, surfacing, or resurfacing Less than 55 mph posted		●		1611	99321		5506		
Telephone, telegraph, or cable television line construction No pole-to-pole work		●		1623	99613	87634	7600		
Television or radio receiving set installation, service, or repair	✓			7622	99650	87642	9519	✓	
Tile, stone, marble, mosaic, terrazzo work—interior	✓			1743	99746	87635	5348	✓	✓
Water mains Focus on new installations of light commercial and residential municipality work—appetite limited		●		1623	99946		6319	✓	✓
Water softening equipment installation, service, and repair†			✗	1711	99948		5183		
Welding, cutting		●		1799	99969		3365	✓	
Window cleaning Up to 3 stories	✓			7349	99975	87647	9170	✓	



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*Indicates classes typically not affected adversely by construction defect and can usually be written in all states including SC and AZ. Does not include New York or other states not licensed.

†EMC is not writing new business in concrete construction or plumbing/HVAC classes.

Disclaimer: The chart above indicates general acceptability by class; it does not guarantee acceptance of individual risks. All risks must align with EMC underwriting guidelines.

This resource is intended to provide additional information to EMC agents and is not intended for distribution to policyholders.

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