

Artisan Contractors Program

Eligible Risks

Air Conditioning	Air conditioning
Appliance Installation – commercial	Appliance Installation Commercial – No residential, apartment work ok. No cutting, slicing equipment.
Appliance Installation – household (residential)	Appliances and Accessories – Installation, service and repair of household appliances & accessories. No commercial appliances
Carpentry – Residential	Carpentry – Residential Only. Includes non-structural remodeling & repair. All roofing work must be subcontracted. Framing work only not allowed. No exterior work on buildings exceeding 3 stories. Examples: Kitchen & bathroom remodeling & decking.
Carpentry – Interior	Interior – Finish carpentry, includes woodwork, trim, countertop (no tile), wooden doors, cabinet installation, and shelving. No General Contracting, interior room remodel or framing work only
Carpentry NOC	Carpentry – Commercial Only. Includes commercial tenants improvements & betterments, repair & replacement. ALL roofing work must be subcontracted. NO exterior work on buildings exceeding 3 stories.
Carpentry – Handyman	Handyman – No roofing, foundation repair or new construction. Service & repair work only. Maximum \$1,000 per job w/license - \$500 w/o license.
Carpentry – Residential Structural Remodel	Structural Remodel – Maximum \$500,000 Gross Receipts. Work includes adding square footage such as second story or room additions. All Roofing work must be subcontracted. NO exterior work on buildings exceeding 3 stories. <i>Service & Repair and/or Commercial Only Premium Credit NOT available for this class.</i>
Carpet-Upholstery Cleaning	Carpet, Rug, Furniture or Upholstery Cleaning – on customer premises only, no shop exposure. Only 100% Service/Repair and/or Commercial risks permitted in this class.
Ceiling/Wall Installation – metal	Ceiling or Wall Installation – metal, acoustic
Communication Equipment Installation	Telephone Equipment Installation – wiring, cables & circuits for telephone and communications equipment operating at <50 VOLTS. NO telephone line construction, burglar, fire alarm/emergency systems work.
Concrete Construction	Concrete Construction – Includes pouring, placing & finishing concrete. Patios, pads, walkways, mow strips, driveways ok. NO foundations or exterior work on buildings exceeding 3 stores, no pool construction, no public street, road or highway work. Incidental commercial foundations allowed (up to 15% of annual receipts).
Conduit Construction – cable/wire	Conduit Construction – Installation of communication or electrical encasement. Max. depth 8 feet. <i>Service & Repair and/or Commercial Only Premium Credit NOT available for this class.</i>
OCP Costs	Subcontractor costs
Debris Removal – construction site	Debris Removal – No roof tear-off, soft demo or janitorial work.
Door/Millwork Installation – Metal	Door/Millwork Installation – No window work. (Service and repair of garage doors ok)
Drilling – Water	Drilling – Water –Private water drilling with limited agricultural exposure. No water quality testing or municipal work. <i>Service & Repair and/or Commercial Only Premium Credit NOT available for this class.</i>

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Eligible Risks - Continued

Driveway/Sidewalk Paving	Driveway, Parking Area or Sidewalk – Includes asphalt or paver installation, parking lots, private roads & commercial or residential driveways or sidewalks. No Public street, road or highway work. No grading or excavation other than incidental to paving (use those specific classes if not incidental).
Drywall	Drywall or Wallboard Installation – Residential service and repair only. New commercial OK. No insulation work.
Electrical – within buildings	Electrical Work within Buildings – no exposure outside of building including power line construction or pole work. No burglar or fire alarm system, generator, electrical machinery or auxiliary apparatus work. No work over 480 volts. Incidental residential landscape work is OK (up to 15% of annual receipts).
Excavation	Excavation – Max depth 12 ft. No Public street, road, highway, agricultural or building demolition other than outbuildings. <i>Service & Repair and/or Commercial Only Premium Credit NOT available for this class.</i>
Fence Erection	Fence Erection Contractors – No child-safety or electrically charged fencing. Incidental automated gates acceptable. No manufacture of metal fences – erection only with no other welding exposure.
Floor Covering – no tile	Floor Covering Installation – No dealers. Installation of carpeting, laminate and hardwood flooring. Ceramic tile, stone, marble or terrazzo work should be separately classified as Tile.
Grading	Grading – No Public street, road, highway or agriculture work. <i>Service & Repair and/or Commercial Only Premium Credit NOT available for this class.</i>
Heat/AC no LPG	Heating and Air Conditioning Systems – No refrigeration or cold storage work. Incidental LPG work OK (up to 5% of annual receipts).
House Furnishings	House Furnishing Installation – Includes installation of pictures, mirrors, window treatments and closet organizers. No furniture repair or moving services.
Installation	For residential or commercial appliance installation see 91155 & 91150.
Janitorial-Commercial	Janitorial - COMMERCIAL OFFICES ONLY – No residential exposures, model homes, retail work or sales of chemicals or cleaning supplies. <i>Only 100% Service/. Repair and/or Commercial risks permitted in this class.</i>
Landscape - Gardening	Landscape Maintenance & Gardening – Basic landscape/lawn care service-mowing &/or installation. Over-the-counter fertilizer/weed control or sprinkler installation ok. NO pesticides or tree trim/removal. Decks (use 91340), decorative retaining walls (use 97447), fountain, pond or cement work other than mow strips (use 915560).
Masonry	Masonry – Includes cutting & laying of bricks, block, stone and other unit masonry or clay product and mortar work. Retaining walls over 6 feet not allowed BUT perimeter wall over 6 feet ok. No street, road or highway walls or work. NO exterior work on buildings exceeding 3 stories, chimney or cast-in-place concrete work.
Metal Erection – decorative	Metal Erection – Decorative – Interior work only, non-structural, office partitions or workstations. <i>Service & Repair and/or Commercial Only Premium Credit NOT available for this class.</i>
Paint Exterior (under 3 stories)	Painting Exterior – Buildings and appurtenant structures only, including walkways/fences, surface preparation and faux/texture painting. NPO waterproofing, exterior work on buildings exceeding 3 stories or roof painting. No work on tanks, street and road or bridges.
Paint Interior	Paint Interior- Bathtub Refinishing ok. No exterior/no waterproofing.

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Eligible Risks - Continued

Paperhanging	Paperhanging – Includes surface preparation, covering walls and ceilings with wall-paper, fabric vinyl or other wall coverings.
Plaster/Stucco	Plaster or Stucco Work – COMMERCIAL WORK ONLY . No residential. Excludes Exterior insulation and Finish Systems (EIFS) work and exterior work on buildings exceeding 3 stories in height. <i>Service & Repair and/or Commercial Only Premium Credit NOT available for this class.</i>
Plumbing– Commercial	Plumbing– Commercial– Lawn sprinkler installation, water softener installation, okay to break concrete and repair to install pipes, lay sewer line/ pipe drain and use ditch witch for underground lines (apartments allowed). No fire sprinklers, liquefied petroleum gas LPG septic tanks, excavation, swimming pools, process piping utilities hospitals or industrial work. Only 100% service/repair/ and or commercial risks permitted in this class.
Plumbing-Residential– No new residential	Plumbing-Residential– Lawn sprinkler installation, water softener installation, okay to break concrete and repair to install pipes, lay sewer line/ pipe drain and use ditch witch for underground lines. Only 100% service/repair.
Prefabricated Building Erection	Prefabricated Building Erection – Intended for light, non-habitational service or out-buildings. No commercial retail usage. <i>Service & Repair and/or Commercial Only Premium Credit NOT available for this class.</i>
Refrigeration Equipment Installation Service	Refrigeration Equipment – Installation, service and repair of commercial refrigeration systems. No wholesale cold storage work or Freon, manufacturing or processing work. Incidental LPG work ok (up to 15% of annual receipts).
Siding and Gutter Installation	Siding and Gutter – Installation includes soffit/fascia and decorative shutters. No spray on siding/roofing/roof flashings or work on buildings exceeding 3 stories. <i>Only 100% Service/Repair and/or Commercial risks permitted in this class.</i>
Sign Painting	Sign Painting – No sign erection or work over 2 stories. <i>Only 100% Service/Repair and/or Commercial risks permitted in this class.</i>
Satellite Dish Installation	Satellite Dish Installation – Service or repair – No work on buildings exceeding 3 stories in height.
Septic Tank Cleaning	Septic Tank Cleaning – No RV, blasting or work below 12 feet. Some restaurant grease trap work ok. <i>Service & Repair and/or Commercial Only Premium Credit NOT available for this class.</i>
Septic Tank Installation	Septic Tank Installation – No RV, blasting or work below 12 feet. <i>Service & Repair and/or Commercial Only Premium Credit NOT available for this class.</i>
Sewer Mains Construction	Sewer Mains Construction – No work below 12 feet. No blasting. <i>Service & Repair and/or Commercial Only Premium Credit NOT available for this class.</i>
Tile/Stone Installation	Tile, Stone, Marble, Mosaic or Terrazzo Work – Installation and repair of these materials to floors, walls or counter-tops. NO swimming pool work or roofing operations.
Water Mains Construction	Water Mains Construction – No work below 12 feet. No blasting. <i>Service & Repair and/or Commercial Only Premium Credit NOT available for this class.</i>