



COMMERCIAL LINES UNDERWRITING MANUAL Special Risk Topics

Vector Artisan Contractor Program

Classification	Class Code	Acceptable Operations	Unacceptable Operations
Appliances and Accessories – Installation, servicing and repair of household appliances & accessories. No commercial appliances.	91155	Stoves Washers, Dryers – Including Laundromat Appliance Repair- toasters, blenders, etc. TV installation, service or repair Stereo or sound systems Refrigerators – household	No: Hurricane shutters Air conditioning – see Heating AC class LP Gas For commercial refrigeration – see Refrigeration class Garage door openers – see Electrical Apparatus class
Cable or Subscription Television – Installation of low voltage wiring and equipment at customer premises – no cable line construction For satellite dish installation, see Class Code 99650.	91315	Cable TV hookup TV – see Appliance Repair Lines – pole to house only Okay to use ditch witch for underground cables	No: Lines pole-to-pole For satellite dishes – see Satellite class
Carpentry – Residential Only. Includes framing, woodwork, trim, wooden doors, cabinet installation, shelving and rough carpentry work. NO roofing or exterior work on buildings exceeding 3 stories.	91340	Includes interior and exterior work Cabinet installation Door installation Framing contractors Garage door installation Wood siding installation – for metal, see Siding Installation class Trim or finish work Installation of plywood flooring – for hardwood floor installation, see Floor Covering class Window installation – other than glass replacement Work must be limited to residential property Wood decks and porches Framing, trusses and plywood installation for roofing	No: Cabinet manufacturing Refinishing of floors or furniture Dock construction Hurricane shutter installation Wood playground equipment Exterior construction over 3 stories Roofing – shingles, papering, tarring, etc.
Carpentry – Commercial Only. Includes framing, woodwork, trim, wooden doors, cabinet installation, shelving and rough carpentry work NO roofing or exterior work on buildings exceeding 3 stories.	91342	Same as above; commercial	Same as above

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Carpet, Rug, Furniture or Upholstery Cleaning – on customer premises.	91405	Furniture cleaning Rug or carpet dyeing	No: Janitorial work No floor waxing or buffing Water or fire damage restoration
Ceiling or Wall Installation – metal	91436	Suspended acoustical ceiling Metals beams or framing Aluminum and rubber siding to install wall Metal sheds – check if pouring concrete – also use concrete class Screen enclosures	No: Metal door/window installation
Concrete Construction–Buildings & Dwellings. Includes pouring, placing & finishing concrete. NO exterior work on buildings exceeding 3 stories, pool construction or concrete coring/cutting operations	91560	Patio construction Foundations/ slabs Concrete Floors Gutters Decorative cement wall or fencing Buildings or dwellings only Pumping of concrete	No: Pile driving – concrete columns Pool construction Sewer work Exterior construction of property over 3 stories Man holes Retaining or seawall construction or repair
Driveway, Parking Area or Sidewalk – Includes pouring, placing & finishing of above-grade concrete flatwork, asphalt or paver installation. No street or road work. No excavation.	92215	Sidewalks Parking lots Driveway Curbs Painting of yellow strips on lots	No: Street or road work Man holes
Drywall or Wallboard Installation – No insulation work.	92338	Sheet rock installation Taping and finishing drywall	No: Insulation work, sealer between walls – sprayed or rolled is considered insulation work
Electrical Apparatus Work – no power line construction, burglar or fire alarm system work.	92451	Pump motor repair Garage door openers	No: Power line construction burglar or fire alarm system work Vehicle, truck or boat repair
Electrical Work within Buildings – no power line construction, burglar or fire alarm system, electrical machinery or auxiliary apparatus work.	92478	Computer line installation Wiring within buildings Installation of outlets, electrical panels Intercom installation Underground power lines Vacuum cleaner systems OK to use ditch witch for underground lines	No: Power line construction to pole Burglary alarm work Electrical machinery or apparatus work Garage door installation – electrical Machinery installation or repair Pump installation or repair Motor repair
Fence Erection Contractors – No child-safety or electrically charged fencing. No exterior spray painting.	94276	Wooden or metal Mailbox installation Real estate sign installation	No: Child-proof pool fences Electrically-charged fencing Barbed wire fencing

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Floor Covering Installation – No dealers. Installation of carpeting, laminate and hardwood flooring. Ceramic tile, stone, marble or terrazzo work should be separately classified.	94569	Carpet installation Linoleum sheets or square tiles Hardwood floors	No: Rubber flooring
Glazier – bending, grinding, beveling or silvering of plate glass, no work on buildings exceeding 3 stories in height.	13590	Glass window replacement For entire window, see Carpentry class Glass tinting	No: Glass or window replacement or tinting in cars or trucks
Heating and Air Conditioning Systems or Equipment – installation, service or repair – No refrigeration, natural gas or liquefied petroleum gas (LPG) equipment sales or work.	95647	Installation of ducts and vents Freon installation Air freshener installation Duct cleaning	No: Installation, service or repair of LPG units Refrigeration installation or repair Solar panels
House Furnishing Installation – Residential Only. Includes installation of pictures, mirrors, window treatments and closet organizers. No furniture repair or moving services.	96053	Draperies and curtains Window shades and blinds Mirrors Pictures Closet Organizers Glass Shower Stalls	No: Furniture repair Commercial installation in hotels/motels, etc.
Janitorial – Office only, No residential, retail work or sales of chemicals or cleaning supplies.	96816	Offices only	No: Waxing floors Housecleaning
Landscape Maintenance & Gardening–Basic landscape/lawn care service–mowing, mulching, planting, over-the-counter fertilizer/weedcontrol--NO pesticides, tree trim/removal, fountain, pond or cement work	97047	Interior rent-a-plant business Laying of sod only if not a nursery selling sod Trimming of bushes Spraying – non-pesticides	No: Nurseries Tree trimming, removal or pruning Grading of land Land clearing Pesticide spraying
Masonry–Residential Only. Includes cutting & laying of bricks, block, stone and other unit masonry or clay product and mortar work- NO work on buildings exceeding 3 stories or cast-in-place concrete work.	97447	Bricklaying Concrete block laying Building or block, stone or brick Marble work Decorative retaining wall – block, stone or brick less than 4 feet in height Stone setting Decking around pool – no pool or pool lip work	No: Chimney construction or work Exterior work over 3 stories Structural retaining walls
Painting–Buildings & appurtenant structures only, incl. walkways/fences, surface prep & faux/texture painting-NO work on tanks, buildings exceeding 3 stories, exterior spray painting or roof painting.	98304	Refinishing bath tubs Application or sealing applied to river rock Pressure washing – prep for painting only Interior spray painting only	No: Exterior spray painting Painting of tanks Painting of roofs Interior decorators or custom finishes Exterior work over 3 stories

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Paperhanging - Includes surface preparation, covering walls and ceilings with wallpaper, fabric, vinyl or other wall coverings.	98344		
Plastering or Stucco Work - Excludes Exterior Insulation and Finish Systems (EIFS) work and exterior work on buildings exceeding 3 stories in height.	98449	Plastering, plain or ornamental Lathing Spraying of popcorn, orange peel or knock down texture to ceilings or walls	No: Exterior insulation work Finish systems work Exterior work over 3 stories Swimming pool work
Plumbing—Residential & Incidental Commercial—NO fire sprinkler, liquefied petroleum gas (LPG), septic tank, excavation, swimming pool, process piping, public utilities, hospital, or industrial work.	98483	Lawn sprinkler installation Water softener installation Okay to break concrete and repairs to install pipes Lay sewer line or pipe drain Use ditch witch for underground lines	No: Fire sprinkler work LPG equipment work Septic tank work Commercial work exceeding 20% or total receipts
Refrigeration Equipment – installation, service and repair of commercial refrigeration systems. No liquefied petroleum gas (LPG) equipment sales or work.	98636	Installation, service or repair Repair freezers and refrigeration equipment for commercial stores	No: Household refrigerators, see Appliance Repair class
Satellite Dish Installation, Service or Repair – No work on buildings exceeding 3 stories in height	99650	Installation, service or repair	No: Exterior work over 3 stories
Siding & Gutter Installation – Includes soffit/fascia & decorative shutters--NO spray on siding, roofing, roof flashings or work on buildings exceeding 3 stories. See Carpentry for wood siding.	98967	Aluminum or vinyl installation Includes soffit work Decorative shutters when incidental to siding installation See Carpentry class for wood siding installation	No: Storm or hurricane shutters Spray-on siding
Sign Painting or Lettering – no sign erection work above the first floor level.	99004	Includes sign painting with the aid of a computer	No: Sign painting on cars, trucks or boats
Swimming Pool Maintenance—Routine maintenance of water chemical balance, cleaning/replacing filters, vacuuming & scrubbing--NO installation, service, repair. No resurfacing, painting or pump work.	96816	Pump and filter removal and installation Pool cleaning Chemical maintenance Incidental pump repair	No: Underground work Re-plastering or marcing of pools Installation, service or repair of pools Concrete construction
Telephone Equip Installation--wiring, cables & circuits for telephone and communications equip. operating at <50 volts. NO telephone line construction, burglar, fire alarm or emergency systems work.	91551	House-to-pole connections Voice and data lines Okay to use ditch witch for underground lines	No: Line construction to utility pole, pole-to-pole



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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.	99746	Cutting and polishing tile for installation	No: Sandblasting Chimney installation, service or repair Swimming pool installation, service or repair Manufacturing