

NEW CLASSES

95648 – HVAC WITH LPG

Select Class: HVAC-LPG 95648

Heating or Combined Heating and Air Conditioning Systems rr Equipment – Dealers or Distributors and Installation, Servicing or Repair - NOC

This classification applies to:

- Risks engaged in sales, installation, service or repair of heating/air conditioning systems or equipment;
- Risks engaged in:
 - sales and installation, servicing or repair of heating or combined heating and air conditioning systems or equipment if any such system or equipment uses LPG as an energy source; installation, servicing or repair of heating or combined heating and air conditioning systems or equipment if any such system or equipment uses LPG as an energy source.

Includes:

- Gross receipts up to \$2.0 million annually from all jobs
- Sales and installation of ducts and piping
- Servicing and/or repair of heating or combined heating and air conditioning systems or equipment
- Work performed in any subdivision or development of up to 15 homes annually

Does not Include:

- Air conditioning systems or equipment specialty contractors (refer to class 91111)
- Delivery/hauling of LPG
- Installation of tanks
- Running and/or installation of LPG lines
- Condo conversion projects
- Dealers or distributors with no installation, service or repair of systems
- Installations requiring boom cranes or other specialty lifting equipment when not subcontracted to others
- New construction work performed in townhomes, row houses, co-op buildings, condos, and/or common interest developments
- Refrigeration systems or equipment installation servicing or repair
- Sales and installation, servicing or repair of any equipment using LPG as an energy source
- Solar heating installation, service or repair
- Woodstoves and/or fireplace inserts installation
- Work performed in hospitals, medical offices, outpatient and assisted living facilities

99003 – SIGN PAINTING – INSIDE BUILDING

Eligibility Guide:

99003 Sign Painting or Lettering – Inside of Buildings

This classification includes all exposures associated with the painting or lettering of signs on the inside of buildings, including shop and scaffolding operation.

- The painting or lettering work must be for the purposes of a sign and the work must be performed on the interior walls of the building.
- Sign painting or lettering contemplated by Code 99003 is the painting of the signage directly on the interior walls of the building. These signs are protected from the outside elements by the other walls and the roof of the building

Includes:

- Gross receipts up to \$2 million annually from all jobs
- Painting and or lettering of signage directly on the interior walls of buildings
- Painting and or lettering of signage on doors or windows located inside of buildings

Does not include:

- Hanging of signs
- Sign erection, installation or repair
- Murals for decorative purposes (see Code98305)
- Advertising sign companies

99004 – SIGN PAINTING – OUTSIDE BUILDING

Eligibility Guide:

99004 Sign Painting or Lettering – On Buildings or Structures

This classification includes all exposures associated with the painting or lettering of signs on the outside of buildings, including shop and scaffolding operation.

- The painting or lettering work must be for the purposes of a sign and the work must be performed on the exterior walls of the building.
- Sign painting or lettering contemplated by Code 99004 includes the painting of the signage directly on the exterior walls of the building.

Includes:

- Gross receipts up to \$2 million annually from all jobs
- Painting and/or lettering of signage directly on the exterior walls of buildings
- Painting and/or lettering of signage on doors or windows located outside of building

Does not include:

- Hanging of signs
- Sign erection, installation or repair
- Murals for decorative purposes (see Code 98305)
- Advertising sign companies

97650 – METAL ERECTION

Eligibility Guide:

97650 Metal Erection – Decorative or Artistic

This classification applies to risks whose predominant operation is the installation of exterior and/or interior decorative or artistic metal components. It is important to remember that Code 97650 contemplates the erection of metal works that serve a decorative or artistic purpose only. The installation or erection of metal works that provide any useful purpose other than decoration is not eligible.

Includes:

- Exterior and/or interior decorative or artistic metal art
- Artistic metal cornices

- Memorial plaques
- Bronze wall facades
- Non-weight bearing wrought iron columns

Does not include:

- Railings
- Staircases
- Platforms
- Sign erection
- Window grills
- Any items other than beautification artistic work
- Installation or erection of “ornamental” iron works

99948 – WATER SOFTENING

Eligibility Guide:

99948 Water softening equipment – Installation, Servicing or Repair

This classification applies to contractors specializing in the installation, servicing or repair of water softening equipment. If the risk also sells the water softening equipment, Code 99948 contemplates the exposure of the equipment installed by the insured and the parts used in their servicing and repair work – a mercantile classification is not necessary.

Includes:

- Sales of water softening equipment to be used in connection with the insured’s installation, service or repair operations

- Gross receipts up to \$2 million annually from all jobs
- Incidental plumbing, i.e. cutting and disassembling piping and adding connections necessary to install water softening systems.

Does Not Include:

- No Sales of water softening chemicals
- No Sales of water softening equipment which is not used in connection with the insured’s installation, service or repair operations such as plumbing supplies and fixtures dealers and distributors
- No renting or leasing of water softening equipment
- No residential and/or commercial plumbing operations other than incidentals classifieds 98482/98483