

North Carolina Trade Contractor Program

With our general liability Trade Contractor Program, policyholders get even more great coverage - at a lower rate! Both residential and commercial trade contractors qualify.

As their agent, you'll effortlessly determine which NC risks are eligible for the program (see reverse for eligible classifications; complete guidelines below). Using our easy composite rating, you'll have a quote ready in no time! Enjoy the flexibility of either monoline coverage, or include it as a part of a package policy. You can even apply a package discount to our low composite rates.

CERTIFICATE FRIENDLY HIGHLIGHTS

- Waiver of subrogation
- Primary and non-contributory
- Aggregate limits per project
- Blanket additional insured - ongoing
- Blanket additional insured - completed operations
- No CG 2294

COVERAGE FEATURES

- Damage to Premises Rented to You - \$500,000 limit
- Medical Payments - \$15,000 limit
- Off Premises Care, Custody or Control Coverage - \$25,000 limit

PACKAGE POLICY OPTIONS

When written as a package, property coverages include:

- Business income and extra expenses - actual loss sustained (ALS)
- Installation property - \$25,000 limit
- Tools and equipment - \$5,000 limit
- Back-up of sewers and drains - \$25,000 limit
- Property in transit - \$25,000 limit
- Pollutant clean-up and removal - \$25,000 limit

TRADE CONTRACTOR ELIGIBILITY RESIDENTIAL AND COMMERCIAL

1. Three years of prior experience desired
2. Minimum annual payroll of \$24,800
3. Exterior operations must be three stories or less
4. Subcontract less than 25% of work
5. Insureds engaged in the following operations are ineligible: crane operations, tunneling, demolition, blasting, high-pressure boiler work, LPG work, asbestos-related work, high-tech work, refinery work, chemical plant work, power plant work, airport or hospital construction or repair, dam construction or repair, any pollution clean-up or testing (whether performed by the insured or by a subcontractor), or renting or leasing equipment to others (with or without operators)

If your customer does not meet these guidelines, contact your underwriter for other available programs.

Forms included in this program: CG 7051, CG 7034, CG 7024. All can be downloaded from buildersmutual.com in the agency manual, general liability section, forms folder.

ELIGIBLE TRADE CONTRACTOR CLASSIFICATIONS AND GL RATES

Locate the eligible GL classification below and use the corresponding NC GL \$1M/\$2M rate. Multiply by the number of units for your estimated annual GL premium.

Class Codes			NC GL Rate (per \$1,000 payroll)
GL	WC	Eligible GL Classifications	\$1,000,000/\$2,000,000
91111	5537	Air Conditioning Systems or Equipment-Dealers or Distributors and Installation, Servicing or Repair	16.039
95647	5537	Air Conditioning Systems or Equipment-Dealers or Distributors and Installation, Servicing or Repair	20.656
91150	9519	Appliances and Accessories installation, servicing or repair-commercial	18.863
91315	7611	Cable TV & Telephone Service Connection	10.710
91340	5651	Carpentry – Residential	25.421
91341	5437	Carpentry – Interior	17.432
91342	5403	Carpentry – NOC	21.660
98967	5645	Carpentry - Siding	14.802
91405	2585	Carpet, Rug, Furniture, Upholstery Cleaning – On Customer's Premises	15.447
94569	5478	Carpet/Floor Covering Installation (WC binding authorized only if no unis, subs used)	10.762
91436	5020	Ceiling Installation Suspended Acoustical – Metal	14.868
91341	5020	Ceiling Installation Suspended Acoustical – Other Than Metal	17.432
92215	5221	Concrete – Floors, Driveways or Sidewalks	11.807
91560	5213	Concrete Construction NOC – 3 Stories or Less	24.409
91560	5215	Concrete Construction Residential – Footings and Foundations; No Foundation Repair	24.409
91746	5102	Door or Window Installation	19.166
92338	5445	Drywall/Sheetrock Contractor	8.061
92478	5190	Electrical Contractor – No Work Above 480 volts and/or No Industrial Work	5.816
92451	5190	Electrical Apparatus Installation – within buildings; No Work Above 480 volts and/or No Industrial Work	10.654
94007	6217	Excavating Contractor	33.472
94276	6400	Fence Installation and Repair	19.700
91746	3724	Garage Doors - Wood	19.166
95410	6217	Grading Contractor – No Logging/Tree Removal or Demolition	17.117
95625	5645	Handyperson (contact your underwriter)	19.214
95647	5537	HVAC Equipment Dealers or Distributors & Installation, Servicing or Repair	20.656
96053	9521	House Furnishing Installation	10.765
96409	5479	Insulation (Organic or Plastic in solid state; includes foam)	15.888
96408	5479	Insulation Work- Plastic	27.540
96410	5479	Insulation Work- Mineral	18.057
96611	9521	Interior Designers (contact your underwriter)	4.675
97652	5059	Iron or Steel Erection Construction of Dwellings 2 Stories	24.491
96816	9014	Janitorial Services – Construction-related (No residential or office janitorial services)	9.250
97047	0042	Landscaping, Gardening & Drivers (No DOT work)	8.120
97050	9102	Lawn Maintenance	6.299
97447	5022	Masonry Contractor – less than 3 stories	14.113
97650	5102	Metal Erection Decorative or Artistic, Door, Door Frame or Sash Erection	16.249
97652	5059	Metal Erection – in the construction of dwellings not exceeding 2 stories	24.491
97653	5102	Metal Erection – non structural	10.845
98304	5474	Painting – Exterior – Less than 3 stories	16.183
98305	5474	Painting/Paper Hanging – Interior	10.476
98308	5474	Painting – Shop only	4.098
98344	5491	Paper Hanging & Drivers – No Painting	2.854
98449	5480	Plastering NOC & Drivers	36.645
98482	5183	Plumbing Contractor – No Sprinkler Installation (Commercial – No Boiler Work)	16.409
98483	5183	Plumbing Contractor – No Sprinkler Installation (Residential)	25.614
98805	9402	Septic Tank Cleaning	13.675
98806	6229	Septic Tank Installation/ Service & Repair	10.835
98820	6306	Sewer Construction All Operations & Drivers	28.008
98884	5538	Sheet Metal Works – Outside (Sheet Metal Shop/Install)	9.585
98967	5645	Siding	14.802
97447	5022	Stone/Brick/Masonry Contractor	14.113
98449	5022	Stucco Contractor – No Application of Waterproof Sealants	36.645
99505	9014	Swimming Pool Servicing (No Construction)	12.447
99746	5348	Tile, Stone, Marble, Mosaics or Terrazzo Work – Interior Construction Only	11.239
99946	6319	Water Main Construction – Residential Only, no gas construction	22.301

Cross reference WC class codes and then rate online. Please note, WC classes shown are general classes and may vary by risk.