

## Contractors Coverage Guide

### Top Class Codes

The Connector offers 120 Contractor class codes.

Targeted classes include:

- Janitorial Services
- Landscaping
- Air Conditioning Systems or Equipment
- Carpentry
- Dry Wall Installation
- Electrical Work
- General Contractors
- Masonry
- Painting
- Plumbing
- Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating
- Swimming Pool Servicing
- Debris Removal - Construction Site
- Welding or Cutting

**Note: minimum premiums start between \$500 - \$2,500 based on class and territory. Classes and coverages may vary by carrier.**

### Targeted Risks

- Premiums under \$2,500 per insured
- Sales/Revenue ≤ \$500,000 per insured
- Payroll ≤ \$100,000 per insured
- Sole proprietors, 1-4 employees
- No prior claims

### Underwriting Guidelines

- Up to \$1M/\$2M in General Liability limits
- Up to \$5M in Excess limits
- Up to \$4M in total payroll
- Ability to consider up to 100% subcontracted work
- Ability to perform exterior work on 3 stories or less
- Ability to consider new residential construction on up to 25 units
- Both Residential and Commercial work can be considered
- Optional Coverages available:
  - » Primary Non-Contributory (Scheduled or Blanket)
  - » Blanket Additional Insured
  - » Waiver of Subrogation (Scheduled or Blanket)
  - » Per Project Aggregate



### The Connector is RT Specialty's Digital Marketplace for Micro Commercial Business.

The coverage process is streamlined, top-rated market access is multiplied, and robust third party tools are harnessed – empowering RT Specialty contracted retail agents to do their best work without sacrificing due diligence, time or profitability.

Let's Connect  
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