



CGL Program for Artisan Contractors Quick Tips Guide

Cypress Property & Casualty Proudly offers over 50 Class Codes in our Artisan's General Liability Program. There are additional operations that fit within the major Class Codes. Here is a list of the most common operations we see and the corresponding class code to use to rate the risk correctly.

Operation	Class Code to Use
Air Duct Cleaning	HVAC
Cabinet Installation	Carpentry Interior
Dryer Vent Cleaning	Appliance Installation, Service or Repair - Residential or Commercial
Exterior Lighting Installation	Electrical Work Within Building if incidental to Electrician. Landscape Gardening if incidental to Landscaper.
Floor Waxing	Janitorial
Grease Trap Cleaning/Service	Septic Tank Cleaning
Gutter, Downspout and Soffit Installation	Siding Installation (Includes Sheet Metal Work)
Home Theatre System Installation	TV or Radio Receiving Set Installation
Hurricane Shutters - Non-Motorized	Siding Installation (Includes Sheet Metal Work)
Laminate/Parquet/Wood Flooring Installation	Carpentry Interior
Lawn Sprinkler System Installation or Service	Landscape Gardening
Metal Storage Shed Installation	Carpentry Residential
Restaurant Hood Cleaning	Waterproofing
Screen Room Enclosure Installation or Repair	Carpentry Residential
Screen Repair (Only)	Handyman
Site Preparation Contractor	Grading of Land
Tree Trimming (Incidental to Landscape/Lawn Care, From Ground Level Only)	Landscape Gardening; Lawn Care
Garage Door & Garage Door Opener Installation	Door and Window Installation & Appliance & Accessories (Res or Comm)
Pressure Washing / Power Washing	Cleaning Outside Surfaces
Bath Tub Refinishing/Resurfacing	Painting Interior & Waterproofing

The Following Common Operations are NOT ELIGIBLE:	
Asbestos Abatement	Pest Control Service
Auto/Boat Maintenance, Detailing	Sandblasting
Cleaning Outside of Building - Roof Exposures	Septic Tank Installation
Dock Construction	Spray Fireproofing
Equipment Leasing and Rental Operations	Storm Shutter Installation - Motorized
Excavation Contractor	Swimming Pool Child Safety Fence Installation
Firebreak Construction	Swimming Pool Construction and/or Repair
Furniture Refinishing or Repair (Incidental Repairs Acceptable with Upholstery class)	Tree Removal or Stump Grinding
Glass Replacement (Glazier) - Home and/or Auto	Water Damage Remediation
Lead Paint Abatement	Water Softener Installation
Locksmiths	Welders (Incidental Exposure in Fence Erection Acceptable)
Medical / Hazardous Waste Disposal	Well Pump Installation, Service or Repair

Underwriting Tips

Applicant Name: Enter Individual's First and Last Name or Entity's Legal Name as Applicant Name. Enter DBA if applicable.

Description of Operations: Make sure the description of operations matches the class code chosen to ensure the insured is properly covered.

Use the Internet: Check the insured's operations through the web on search engines or on www.sunbiz.org. This can assist you in properly classifying your insured and ensure that they are an acceptable risk for the program.

Payroll: \$16,700 payroll for each active owner (not including clerical or administrative) + actual payroll for full/part time employees

Additional Insureds: When adding CG 20 37 or CGL 1003 (Blanket CG 20 37) consider adding CG 20 10 and/or CGL 1002 (Blanket CG 20 10) to cover Ongoing Operations.

Contact the Underwriting Department with any questions you have regarding eligibility, classification, system etc.

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