



Business Insurance

TRADE CONTRACTORS APPETITE GUIDE

GUIDELINES

- We target artisan contractors with operations in Utah, Idaho, Nevada, and/or Arizona..
- Subcontracted work over 25% requires referral to underwriter.
- More than three claims in the past five years or over \$20,000 total incurred requires underwriter review.
- Continuous insurance coverage for the past three years (or as long as the business has been in existence if less than three years) from an admitted carrier, with no cancellations or non-renewals.
- Buildings must be less than 30 years old, unless they have undergone full updates or HVAC, plumbing, roof, and wiring replacement.
- Maximum allowable BPP limit for home-based businesses is \$100,000.
- Building and BPP limits of insurance must be set at 100% of replacement cost value.
- Owned buildings may not be more than 30% vacant on a total square footage basis.
- We target protection classes 1-8 and split protection classes within five miles of fire department.
- We offer installation coverage, scheduled equipment, unscheduled equipment, non-owned equipment, and employee tools.
- No new residential or multi-family construction (AZ and NV)

WCF CLASS CODE TITLE

GL CLASS CODE

Advertising Sign Companies - Outdoor - No Electrical Signs	90089
Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing, or Repair	91111
Appliances and Accessories Installation, Servicing, or Repair - Commercial	91150
Appliances and Accessories Installation, Servicing, or Repair - Household	91155
Cable Installation in Conduits or Subways	91302
Cable or Subscription Television Companies	91315
Carpentry - Interior	91341
Carpet, Rug, Furniture, or Upholstery Cleaning - On Customers' Premises	91405
Ceiling or Wall Installation - Metal	91436
Communication Equipment Installation - Industrial or Commercial	91551
Computer Service or Repair	91555
Conduit Construction for Cables or Wires	91577
Debris Removal - Construction Site	91629
Drilling - Water	92102
Driveway, Parking Area or Sidewalk - Paving or Repaving	92215
Dry Wall or Wallboard Installation	92338
Electrical Apparatus - Installation, Servicing, or Repair - NOC	92451
Electrical Work - Within Buildings	92478
Excavation NOC	94007
Fence Erection Contractors	94276
Floor Covering Installation - Not Ceramic Tile or Stone	94569

Furniture Or Fixtures - Installation In Offices Or Stores - Portable - Metal Or Wood	95124
Grading of Land	95410
Greenhouse Erection	95487
Handyperson	95625
Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing, or Repair - No Liquefied Petroleum Gas (LPG) Equipment Sales or Work	95647
Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing, or Repair - NOC	95648
House Furnishings Installation - NOC	96053
Interior Decorators	96611
Janitorial Services	96816
Landscape Gardening - Including Sprinkler Installation	97047
Lawn Care Services	97050
Machinery or Equipment - Farm - Installation, Servicing, Repair, or Erection	97221
Machinery or Equipment - Installation, Servicing, or Repair - NOC	97223
Metal Erection - Decorative or Artistic	97650
Metal Erection - Nonstructural - NOC	97653
Office Machines Or Appliances - Installation, Inspection, Adjustment, or Repair	98111
Painting - Interior - Buildings or Structures	98305
Painting - Shop Only	98308
Paperhanging	98344
Piano Tuning	98405
Plumbing — Commercial	98482
Plumbing — Residential	98483
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing, or Repair - Commercial	98636
Sand or Gravel Digging	98710
Septic Tank Systems - Cleaning	98805
Sign Erection, Installation, or Repair	98993
Sign Painting or Lettering - Inside of Buildings	99003
Sign Painting Or Lettering - On Buildings Or Structures	99004
Snow And Ice Removal - In Conjunction with Landscaping Operations	99310
Telephone, Telegraph, or Cable Television Line Construction	99613
Telegraph Companies	99614
Tent or Canvas Goods - Erection, Removal, or Repair - Away from Shop	99709
Tile, Stone, Marble, Mosaic, or Terrazzo Work - Interior Construction	99746
Upholstering - NOC	99826
Upholstering - Shop Only	99827
Water Softening Equipment - Installation, Servicing, or Repair	99948
Window Cleaning - Two-stories or Less	99975

WCF Insurance services and coverages may not be available in every state and are subject to underwriting qualification criteria, policy terms, and state law. WCF Mutual, WCF National, and WCF Select Insurance Companies. wcf.com/about-us