

For Frank Winston Crum Insurance and Clear Blue Insurance

Please refer to the Quick Reference Guide to see our 70+ eligible GL classes. Below is additional guidance for the classification of operations.

Operation for Coverage	Description of Ops
Acoustical Ceilings / Walls	Ceiling or Wall
Air Cooled Engine Work	Air Cooled Engine Service or Repair
Air Duct Cleaning	Heating and Air Conditioning
Air Duct Installation, Service or Repair	Air Conditioning Systems Installation, Service or Repair, or Heating and Air Conditioning Systems Installation, Service or Repair
Air Conditioning System Work	Air Conditioning System Installation, Service or Repair
Alarms and Alarm Systems Install, Service or Repair	Alarms and Alarm Systems Install, Service or Repair
Alarm Monitoring	Not Eligible
Appliance & Accessories - Installation, Service or Repair - Commercial or Residential	Appliance & Accessories - Installation, Service or Repair - Commercial or Residential
Asbestos Abatement	Not Eligible
Asphalt Driveway Coating	Driveway, Parking Area or Sidewalk Paving
Audio Visual Equipment Installation or Repair	TV - Radio Receiving Set Installation and Repair - Resident and Electrical Apparatus - Installation, Service or Repair
Auto Mechanic	Not Eligible
Auto Detailing	Not Eligible
Awning Installation - Canvas	Tents or Canvas Goods Erection, Removal or Repair
Awning Installation - Metal	Sheet Metal Work - Outside
Boat Cushion Repair	Upholstery (acceptable only if work performed on own premises, on dry land - no wet marine exposure on boat in water permitted)
Boat Detailing	Not Eligible (cushion work can be covered under Upholstery)
Boat Mechanic	Not Eligible
Boiler Installation, Service or Repair	Not Eligible
Brick or Brick Veneer Construction	Masonry
Building Erection – Metal Buildings	Prefabricated Building Erection
Building Moving	Not Eligible
Bulkhead Construction or Repair	Not Eligible
Cabinet Installation	Cabinetry Interior
Cabinetmaker or Cabinet Work	Carpentry Shop; Carpentry Interior
Cable or Telephone - Inside Line Installation, Service or Repair	Cable or Subscription TV
Carpentry Construction - Residential	Carpentry Construction - Residential
Carpentry - Interior (includes trim, shelving, cabinets, etc.)	Carpentry - Interior
Carpentry Construction - Commercial	Carpentry Construction - Commercial
Carpentry - Shop Only	Carpentry - Shop Only
Carpet Drying	Carpet, Rug, Furniture or Upholstery Cleaning
Carpet, Rug, Furniture or Upholstery Cleaning	Carpet, Rug, Furniture or Upholstery Cleaning
Caulking	Painting or Handyperson
Ceiling or Wall Installation - Metal	Ceiling or Wall Installation - Metal
Cell or Tower Erection, Service or Repair	Not Eligible
Chimney Sweep or Cleaning	Chimney Cleaning
Cleaning Outside of Buildings	Cleaning Outside Surfaces of Buildings
Clearing of Land	Grading of Land

Operation for Coverage

Description of Ops

Communication Equipment Installation - Industrial or Commercial	Communication Equipment Installation - Industrial or Commercial
Computer Line Installation	Cable or Subscription TV
Computer Repair Technician	Computer Service or Repair
Concrete Block Construction	Masonry
Concrete Work	Concrete (see class for ineligible exposures)
Concrete Work - Sinkhole Remediation	Not Eligible
Condo Conversion	Normal Classifications Acceptable (not for the GC doing a conversion project)
Construction Fence Installation	Not Eligible
Construction Site Clean Up	Debris Removal / Construction Site Cleanup
Countertop Installation - Granite, Tile, Stone Marble	Tile, Stone, Marble, Mosaic or Terrazzo Work - Interior
Countertop Installation - Laminate, Formica or Concrete	Carpentry Interior, Concrete Construction
Crate or Pallet Manufacturing	Carpentry Shop
Curb or Gutter Work	Driveway, Parking Area or Sidewalk Paving
Demolition Contractor	Not Eligible
Deck Construction or Repair	Carpentry Residential; Masonry
Decorative Finishes - Concrete	Exterior Painting; Waterproofing
Demolition	Not Eligible
Digging	Excavation
Ditch Work	Excavation
Dock Construction	Not Eligible
Door, Window Installation - Metal	Door, Window Installation - Metal
Drapes Installation	Interior Decorating
Driveway, Parking Area or Sidewalk Paving or Repaving	Driveway, Parking Area or Sidewalk Paving or Repaving
Dryer Vent Cleaning	Appliance Installation, Service or Repair - Residential or Commercial
Drywall Work	Drywall or Wallboard Installation
Dumpster Rental and Emptying	Debris Removal or Garbage, Ash, Refuse Collecting
Electrical Apparatus - Installation, Service or Repair - Including Exterior Work	Electrical Apparatus - Installation, Service or Repair
Electrical Work within Buildings	Electrical Work within Buildings
Elevator or Escalator Installation, Maintenance	Not Eligible
Equipment Leasing and Rental Operations	Not Eligible
Excavation Contractor	Excavation
Exterior Electrical Work	Electrical Apparatus - Installation, Service or Repair
Exterior Kitchen Installation	Remodeling; Masonry; Appliance Installation, Service or Repair
Exterior Lighting Installation	Remodeling; Masonry; Appliance Installation, Service or Repair
Fence Erection	Fence Erection Contractors
Fiber Optics Cable Installation	Not Eligible
Fire or Smoke Damage Remediation	Not Eligible
Fire Door Installation	Not Eligible
Fire Extinguisher Filling and Refilling	Not Eligible
Fire Protection Systems Installation, Service, Repair and/or Test	Not Eligible (fire and smoke alarms are allowed, but not fire or smoke suppressions systems)
Floor Covering Installation - Carpet, Linoleum, Laminate (does not include ceramic tile, stone or wood floors)	Floor Covering Installation

Operation for Coverage

Description of Ops

Floor Work - Ceramic Tile or Stone	Tile, Stone, Marble, Mosaic or Terrazzo Work - Interior
Floor Work - Wooden Floors	Carpentry - Residential or Carpentry - Commercial
Floor Waxing	Janitorial
Forklift Repair	Not Eligible
Framing and Rough Carpentry	Carpentry - Construction Residential; Carpentry - Construction Commercial
Furniture Refinish or Repair	Not Eligible (unless incidental; see Upholstery)
Garage Door and/or Opener Installation	Door and Window Installation - Metal; Carpentry Construction - Residential; Appliance - Installation, Service or Repair - Residential or Commercial
Gas Appliance Installation, Service or Repair	Appliance Installation, Service or Repair - Commercial or Residential
General Contractors (GCs)	Acceptable for Remodeling and Other Work (purely new home construction is not desirable)
Generator Installation	Not Eligible
Glass Block Installation	Masonry
Glass Repair, Placement or Installation - Residential or Commercial	Glass Dealer / Glazier
Glass Repair, Placement or Installation - Auto, Boat or Aircraft	Not Eligible
Grading of Land	Grading of Land
Granite Countertop Work	Tile, Stone or Marble
Granite Installation or Repair	Tile, Stone or Marble
Grease Trap Cleaning or Service	Septic Tank Cleaning
Greenhouse Erection	Carpentry Construction - Residential or Commercial
Gutter, Downspout and Soffit Installation	Siding Installation (includes sheet metal work)
Handyman - General Repair and Upkeep	Handyperson
Heating, Air Conditioning, HVAC Work	Heating and Air Conditioning
Highway Guardrail Installation	Not Eligible
Home Automation Equipment	Appliance and Electrical Work / Apparatus
Home Inspectors	Not Eligible
Home Theater System Installation, Service or Repair	TV or Radio Receiving Set Installation
Home Watch Services	Not Eligible
House Furnishing Installation	House Furnishing Installation
Household Appliance Repair	Appliance Installation, Service or Repair - Residential
House Wrap	Insulation Installation - Plastic
Hurricane Shutters - Motorized	Appliance and Accessories Installation, Service or Repair - Residential and Electrical Apparatus
Hurricane Shutters - Non-Motorized	Siding Installation
Hydro Seed Spraying	Not Eligible
Insulation Installation - Cellulose	Insulation Installation - Plastic
Insulation Installation - Plastic	Insulation Installation - Plastic
Insulation Installation - Mineral	Insulation Installation - Mineral
Insurance Adjustors	Not Eligible
Interior Decorators	Interior Decorators
Janitorial or Cleaning Service	Janitorial
Laminate / Parquet Flooring Installation	Flooring Covering Installation and Carpentry Interior
Lanai Installation or Repair (screened enclosures)	Siding Installation
Land Cleaning	Grading of Land

Operation for Coverage

Description of Ops

Landscape Gardening	Landscape Gardening
Lawn Care Services	Lawn Care Services
Lawn Mower and Yard Equipment Service or Repair	Air Cooled Engine Service or Repair
Lawn Sprinkler System Install or Service	Landscape Gardening
Lighting - Indoor	Electrical Work within Buildings
Lighting - Outdoor	Electrical Apparatus - Installation, Service or Repair
Locksmith	Locksmith
Machine Shop	Machine Shop
Machinery or Equipment Installation or Repair	Machinery or Equipment - Installation, Service or Repair
Maid Service - Residential / Commercial	Janitorial Services
Masonry	Masonry
Medical Alarms and Medical Equipment - Installation, Service or Repair	Not Eligible
Medical / Hazardous Waste Disposal	Not Eligible
Metal Building Erection	Prefabricated Building Erection
Metal Storage Shed Installation	Prefabricated Building Erection
Millwork	Machine Shop
Mobile Auto Detailing, Dent Removal and/or Lettering	Not Eligible
Mobile Home Work	Covered under classification for operation performed (structural, tie-down, transportation operations are not eligible)
Mobile Oil Changes	Not Eligible
Mold Remediation	Not Eligible
Mulch Production	Lawn Care or Landscaping
Mural Painting - Interior	Painting - Interior
Networking Services for Business or Office	Communication Equipment Installation - Electrical Work / Apparatus
New Home Original Construction - Work on Individual Home	Normal Classifications Acceptable (not for the GC serving as the home builder)
Office Machines or Appliances - Installation, Sales or Servicing	Office Machines or Appliances - Installation, Sales or Servicing
Ornamental Iron Work	Fence Installation, if incidental and in conjunction with Wrought Iron Fence Installation
Outdoor Kitchen or Cabinet Construction / Installation	Carpentry Construction - Residential and Appliance Installation, Service or Repair - Residential / Commercial
Outdoor Misters - Installation, Service or Repair	Appliances & Accessories - Residential / Commercial
Outdoor Deck Construction or Repair	Carpentry Construction - Residential / Commercial
Painting - Interior or Exterior Exposures	Painting - Exterior and Painting - Interior (painting is also included in Remodeling and Handyman classifications)
Paperhanging	Paperhanging
Parking Lot Site Preparation	Grading of Land
Parking Lot Striping	Exterior Painting; Waterproofing
Pest Control Service	Not Eligible
Pipeline Contractor	Not Eligible
Playground Construction / Erection or Repair	Not Eligible
Plumbing Work	Not Eligible on primary basis (can be covered as fully-insured subcontractor only)
Pond Clearing (clearing of vegetation and dredging of ponds)	Landscape Gardening
Pool Cage Enclosure Install and/or Repair	Siding Installation

Operation for Coverage

Description of Ops

Pool Service - Routine Maintenance	Swimming Pool Servicing
Power Washing or Pressure Washing	Cleaning Outside of Buildings - Pressure Washing of Roofs, Cars, Boats or Aircraft (sandblasting is ineligible)
Prefabricated Building Erection	Prefabricated Building Erection
Pre-Cast Concrete Fencing or Columns	Concrete Construction; Fence Erection
Pressure Washing	Cleaning Outside Surfaces of Buildings by Water or Steam
Pressure Washing Automobiles	Not Eligible
Pressure Washing Residential or Commercial Roofs	Not Eligible
Property Management and Maintenance	Handyperson and Remodeling
Refrigeration Systems, Install, Service or Repair	Appliance Installation Service or Repair - Commercial
Remodeling - Residential and Commercial	Remodeling (automatically includes 24 classifications; General Contractors are eligible for remodeling coverage; normal subcontracting limits apply)
Rent-A-Husband or Mr. Fix It Operations (or similar)	Handyperson
Restaurant Appliance Installation or Repair	Appliance Installation Service or Repair - Commercial
Restaurant Hood Cleaning	Waterproofing
Roofing - Residential or Commercial	Roofing Residential / Commercial (Minimum premium payroll \$100K, no hot tar, no torch and 3 years hard copy loss runs required. Roofing can also be covered as a fully insured subcontractor. We will accept any company's supplemental application and will require a signed copy of our application once issued.)
Salvage Operations	Not Eligible
Sandblasting	Not Eligible
Satellite Dish Installation and Service	Cable or Subscription TV
Screened Enclosures Installation and/or Repair	Siding Installation
Septic Tank Systems - Cleaning	Septic Tank Systems - Cleaning
Septic Tank Installation or Repair	Not Eligible (Septic Tank Cleaning Only is acceptable)
Sheet Metal Work	Air Conditioning Systems Installation, Service or Repair, or Heating and Air Conditioning Systems Installation, Service or Repair; Siding Installation. Sheet Metal Work - Outside
Shutter Work	Siding Installation; also see 'Hurricane Shutters'
Sign Erection, Installation and Repair	Sign Erection, Installation and Repair
Sign Painting / Lettering - Exterior	Sign Painting / Lettering - Exterior
Sign Painting / Lettering - Interior	Sign Painting / Lettering - Interior
Sinkhole Remediation	Not Eligible
Site Preparation Contractor	Grading of Land
Snow or Ice Removal	Not Eligible
Solar Energy Work	Solar Energy Contracting
Spray Fireproofing	Not Eligible
Sprinkler System Work - Interior of Buildings	Not Eligible
Sprinkler System Work - Exterior	Landscape Gardening
Steam Cleaning of Carpets	Carpet, Rug, Furniture or Upholstery Cleaning
Storage Shed or Building Erection	Prefabricated Building Erection
Storm Shutter Installation - Motorized	Appliance & Accessories - Installation, Service or Repair - Residential and Electrical Apparatus
Street or Road Construction	Not Eligible
Subcontracting work up to 50% or less of gross receipts (insured or uninsured subcontracting acceptable)	Eligible - quoted automatically via Winston - sub must either all be insured or uninsured (no mixing); uninsured subs take normal payroll rate for covered operations classes

Operation for Coverage

Description of Ops

Subcontracting work 51%-100% of gross receipts (insured subs only - all subs must be fully insured)	Winston refers for prior underwriting review and approval. Typically accepted for 51-75% or more depending on circumstances; "Paper Contractors" are not generally desirable, but may be accepted based on circumstances
Surveyors - Property or Marine	Not Eligible
Swimming Pool Construction	Installation or Repair, Above Ground or Below Ground
Swimming Pool Child Safety Fence Installation	Not Eligible
Swimming Pool Monthly or Weekly Maintenance	Swimming Pool Servicing
Swimming Pool Pump Repair	Installation or Repair, Above Ground or Below Ground
Swimming Pool Servicing or Repair	Swimming Pool Servicing, Above Ground or Below Ground (excludes operations that require emptying pool or any construction below the waterline)
Telephone Line Installation	Cable or Subscription TV
Television or Radio Receiving Set - Installation and Repair	Television or Radio Receiving Set - Installation and Repair
Tennis Court Construction or Resurfacing	Driveway, Parking Area or Sidewalk Paving
Tents or Canvas Goods - Erection, Removal or Repair	Tents or Canvas Goods - Erection, Removal or Repair
Tile, Stone, Marble, Mosaic, or Terrazzo Work - Interior	Tile, Stone, Marble, Mosaic, or Terrazzo Work - Interior
Tower Work - Cell Towers or Other	Tower Work, per se, is Not Eligible (Some operations performed strictly on the ground at the base of tower may be acceptable - call Underwriting for exception)
Traffic Device Installation	Not Eligible
Tree Removal or Stump Grinding	Not Eligible
Tree Trimming - from ground level only	Landscape Gardening; Lawn Care
Tree Trimming - from ladder or higher than ground level	Not Eligible
Upholstery	Upholstery
Vehicle Repair, Cleaning or Detailing	Not Eligible
Vinyl Lettering - Interior / Exterior	Sign Painting / Lettering - Interior / Exterior (no autos or boats)
Wallboard Installation	Drywall or Wallboard Installation
Wallpaper Hanging	Paperhanging
Water Fountain Install, Service or Repair	Not Eligible
Water Conditioning or Softening Systems	Not Eligible
Water Damage Remediation	Not Eligible
Waterproofing	Waterproofing
Welders	Not Eligible (incidental exposure in fence erection and HVAC is included in those classifications)
Well Pump Installation, Service or Repair	Not Eligible
Wind Mitigation Inspectors	Not Eligible
Window Blinds or Draperies	Interior Decorating
Window Cleaning	Window Cleaning
Window Installation - Composite, Wood or Metal	Carpentry Interior; Door, Window Installation - Metal
Window Tinting - Vehicle	Not Eligible
Window Tinting - Home or Office	Glass Dealer / Glazier
Window Treatment Installation (draperies, shades, valences, etc.)	Interior Decorating
Wood Floor Installation	Carpentry Residential / Carpentry Commercial
Wooden Deck Construction or Repair	Carpentry Construction - Residential or Commercial
Workstation Installation	Furniture / Fixture Installation