Commodore Insurance

Capstone Contractors Program-General Liability
Classification Guide

December 3, 2021

States: California

ELIGIBLE CLASSES:

Classification by Industry Segment	Class Code	Description	**UW Notes**
Carpentry - Interior	91341	Interior – Finish carpentry, Includes woodwork, trim, countertop (no tile), wooden doors, hardwood floors, cabinet installation, and shelving. Class code includes cabinet makers-shop. Must install 100% of what they make.	No structural framing. Interior room remodel is classified as Carpentry-NOC 91342. Good housekeeping is critical. Dust collection system is required on cabinet makers.
Carpentry-NOC (Including Remodeling and Framing)	91342	Carpentry - Residential and Commercial. Includes non-structural and structural remodeling & repair. Structural work includes framing, adding square footage such as second story, room additions, commercial tenant improvements & betterments, repair/replacement and decks. Includes licensed handyman and steel framing. Class also includes attached and detached garages with no living space. This class is exclusively for residential and commercial remodelers. Stand alone roofing/foundation work not part of the room addition project is excluded.	No exterior work over 3 stories. No new or stand alone roofing work allowed. No roofing/foundation repair work allowed. No new or stand alone foundation work allowed. Any direct foundation work (for room additions) should be classified under Concrete-91560 unless the work is being subcontracted out.
Carpentry-Handyman	91344	Carpentry-for unlicensed handyman contractors. Jobs must be under $500.	Any licensed and remodeling contractors are classified under Carpentry NOC-91342.
Carpet/Upholstery Cleaning	91405	Carpet, Rug, Furniture or Upholstery Cleaning – on customers' premises only. No license required for this class.	No shop exposure. No bleaching

Concrete Construction	91560	Classification includes foundations as part of the room additions as a B license contractor. Pouring, placing, finishing concrete, patios, pads, walkways and mow strips. No public street/road or highway work, pile driving, tunneling, subway construction, caisson or cofferdam work, bridge and elevated highway construction, sewer or pool construction. Stand alone foundation not part of the room addition project is excluded.	No new or stand alone foundation work. No foundation repair work allowed. No swimming pool work allowed. No hardscaping or water features.
Debris Removal-Construction Site	91629	Applies to risks engaged in the removal of debris in connection with construction or erection.	Janitorial work should be rated using 96816.
Door & Window	91746	Door/millwork/window installation - service, repair. Acceptable work includes installation of garage doors and any electrical in conjunction with their door work. Class includes glass/glaziers and skylights.	No exterior over 3 stories. Must install 100% of what they make.
Driveway, Parking Area or Sidewalk Paving or Repaving	92215	Driveway, Parking Area or Sidewalk includes asphalt or paver installation, parking lots, private roads & commercial or residential driveways or sidewalks. No stand alone grading or excavation other than incidental to driveway, parking area and sidewalk paving.	No pointing, public street, road or highway work. No concrete foundations-digging of foundations.
Dry Wall or Wallboard	92338	Drywall or Wallboard installation. Class includes insulation work and acoustical ceilings.	No asbestos work.
Electrical Work - Within Buildings	92478	Electrical Work within Buildings including incidental outside work. Telephone Equipment Installation - wiring, cables & circuits for telephone and communications equipment operating at less than 50 volts. Work within buildings only. Includes erection of antennas, satellite dishes and cable service from the pole into the building.	No installation, servicing, repair or monitoring of security or fire alarm systems. No power line construction, pole work, generator, electrical machinery or auxiliary apparatus work. Incidental landscape light work is ok.

Fence Erection Contractors	94276	Fence Erection Contractors – Wooden or metal. Includes mailbox installation and real estate sign installation. Automated gates acceptable.	No swimming pool, playground, child-safety or electrically charged fencing. No manufacturing of fences.
Floor Covering - Not Ceramic Tile or Stone	94569	Floor Covering Installation – Installation of carpeting, hardwood flooring and laminate.	No store operations. No sales-only operations. Ceramic tile, stone, marble or terrazzo work should be separately classified as Tile-99746.
Heat/Air Conditioning	95647	Heating and Air Conditioning Systems – No refrigeration or cold storage work. This classification applies to risks engaged in sales and installation, servicing or repair of air conditioning and heating systems or equipment. Class includes whole house fans, air purification systems, radiant flooring, and duct/dryer vent cleaning.	If plumbing operations, rate under the plumbing class(es). Incidental LPG work (10% or less) ok.
House Furnishings	96053	House Furnishing Installation – Includes installation of pictures, mirrors, window treatments and closet organizers. Also includes installation of draperies, curtains, window shades, blinds and interior shutters. No license required for this class.	No furniture repair. Not intended for household furniture/fixture/appliance movers/moving services.
Janitorial	96816	Janitorial - Commercial and Residential- No industrial sites, model homes, retail work or sales of chemicals or cleaning supplies. No debris removal other than incidental to office cleaning. No grocery store-floor waxing. Class includes installation of spraying sanitizers to disinfect surfaces. No license required for this class.	For construction clean up-debris removal use 91629.

Landscape Gardening/Landscape Installation/Lawn Care Gardening	97047	Landscape Maintenance & Gardening— (1) Basic landscape/lawn care service-mowing and trimming of bushes/trees from ground level (2) Landscape Installation. Including planting trees, shrubs, flowers and lawn installation. Over-the-counter fertilizer/weed control. Work includes lawn sprinkler installation and artificial turf.	No nursery, agricultural or industrial irrigation systems. Pesticide or Herbicide Applicator Coverage endorsement available upon request. No tree removal. No pools or pond work. Deck construction should use Carpentry NOC-91342. Decorative retaining walls should use Masonry-97447.
Masonry Contractor	97447	Masonry – includes cutting & laying of bricks, block, stone and other unit masonry or clay product and mortar work.	Retaining walls over 6 feet not allowed. No street, road or highway walls or work. No digging of foundations or pointing. No exterior work on buildings exceeding 3 stories, No chimney, cast-in-place concrete work, or pellet stoves. No hardscaping or water features.
Metal Erection-Decorative or Artistic/Sheet Metal Work	97650	Metal erection-decorative-interior work only, office partitions or work stations. Includes installation of metal or wrought iron railings and fences. Includes sheet metal work, exterior gutter and ventilation.	No structural components/work.
Painting - Exterior - Buildings or Structures	98304	Painting Exterior-Buildings & appurtenant structures only, including walkways/fences, surface preparation and faux/texture painting. Class includes parking lot stripping and concrete sealing.	No work over 3 stories. No roof painting, work on tanks, street, road, bridges, or automotive/watercraft work.

Painting - Interior - Buildings or Structures	98305	Painting Interior – surface preparation and faux/texture painting. Including bathtub resurfacing.	No exterior work. No automotive/watercraft work.
Paperhanging	98344	Paperhanging – Includes surface preparation, covering walls and ceilings with wallpaper, fabric, vinyl or other wall coverings. Requires C-33 Painting and Decorating license.	
Plumbing - Commercial and Industrial	98482	Plumbing Commercial –This class includes the installation, service or repair of sanitary gas, steam, hot water, pipe or other pipe fittings including building connections and gas or liquid fuel appliances. This class includes drain cleaning, water softener installation, and gas meter regulators. Acceptable operations: breaking and repair of concrete to install pipes. Class also includes installation of sinks in conjunction with the hook ups. Any stand alone sink work not requiring hooking up the hoses/connections will need to be rated under the carpentry classes.	Incidental back flow testing and repair allowed. Incidental LPG work (10% or less). No fire sprinklers, septic tank, excavation, swimming pools, process piping, public utilities, hospitals or industrial work (ok if work is for building), or steam/boiler work. No main line work (sewer, gas, water). Lawn sprinkler installation should use the Landscape classification-97047.
Plumbing - Residential or Domestic	98483	Plumbing Residential – This class includes the installation, service or repair of sanitary gas, steam, hot water, pipe or other pipe fittings including building connections and gas or liquid fuel appliances. This includes drain cleaning, water softener installation, and gas meter regulators. Acceptable operations: breaking concrete & repair to install pipes, lay sewer line/pipe drain and use ditch witch for underground lines. Class also includes installation of sinks in conjunction with the hook ups. Any stand alone sink work not requiring hooking up the hoses/connections will need to be rated under the carpentry classes.	Incidental back flow testing and repair allowed. Incidental LPG work (10% or less). No fire sprinklers, septic tank, excavation, or swimming pools. No main line work (sewer, gas, water). Lawn sprinkler installation should use the Landscape classification-97047.

Siding and Gutter	98967	Siding and Gutter - Installation includes soffit/fascia and decorative shutters. License is not required on gutter cleaning.	No spray on siding and roofing. No work on buildings exceeding 3 stories.
Tile, Stone, Marble, Mosaic or Terrazzo Work - Interior Construction	99746	Tile, Stone, Marble, Mosaic or Terrazzo Work – Installation and repair of these materials to floors, walls or counter-tops. Class includes cleaning. Incidental exterior work if under 10% of operations.	No swimming pool work or roofing operations.