Commodore Insurance
Capstone Contractors Program-
General Liability Classification Guide
December 3, 2021
States: Oregon and Washington

ELIGIBLE CLASSES:

Classification by Industry Segment	Class Code	Description	**UW Notes**
Homebuilder/General Contractor-new ground up construction	91340	General contractor building new ground up of single family homes. No roofing work as this must be subcontracted out to a roofing contractor. Class includes modular and spec homes.	No construction management or supervisors for a fee. No new multi-unit or tract home builders. Cannot work on more than 10 homes in any one subdivision (new ground up construction). Maximum home value cannot exceed $1,000,000 (any one home). No exterior work over 3 stories. No foundation repair work allowed. Any direct foundation work should be classification under Concrete-91560 unless the work is being subcontracted out.
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 (Remodeling)	91342	Carpentry - Residential and Commercial. Includes non-structural and structural remodeling & repair. Structural work incl. adding square footage such as second story, room additions, commercial tenant improvements & betterments, repair/replacement and decks. 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. Framers should be rated under the Siding/Framing classification-98967. Any direct foundation work (for room additions) should be classified under Concrete-91560 unless the work is being subcontracted out.
Carpentry-Handyman	91344	Licensed carpentry handyman. OR: Jobs must be under $1,000 WA: Jobs must be under $2,000	Remodeling contractors are classified under Carpentry NOC-91342.
Carpet/Upholstery Cleaning	91405	Carpet, Rug, Furniture or Upholstery Cleaning – on customer premises only, no shop exposure.	No bleaching. Does not require a license for cleaning.
Concrete Construction	91560	Classification includes foundations as part of the room additions or homebuilding project as a general 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.	No new or stand alone foundation work. Foundation work must be either part of the room addition or homebuilding project. No foundation repair work allowed. No swimming pool work allowed. No hardscaping or water features.
Sub-contractor Costs	91585	Applicable when Carpentry homebuilder/General Contractor-91340 is the primary classification and where work is subcontracted out.	Maximum sub-contractor costs is 50% of the gross sales.
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 work over 3 stories. Includes Glass/Glaziers. 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 agricultural fencing. 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/AC	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 acceptable if part of their operations. No Tank installation service or repair.
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 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. Window cleaning acceptable under 3 stories (exterior). Class includes installation of spraying sanitizers to disinfect surfaces.	For construction clean up/debris removal use 91629. Does not require a license for cleaning.
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. No nursery, agricultural or industrial irrigation systems. Lawn sprinkler installation ok. No tree removal. Deck construction (use 91342), decorative retaining walls (use 97447), No pools or ponds.	Pesticide or Herbicide Applicator Coverage endorsement available upon request

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-pace 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	Paint 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.	

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 acceptable if part of their operations. 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 Tank installation service or repair. 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 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 acceptable if part of their operations. No Tank installation service or repair. No fire sprinklers, septic tank, excavation, or pools. No main line work (sewer, gas, water). Lawn sprinkler installation should use the Landscape classification- 97047.

Siding and Gutter/Framers	98967	Siding and Gutter - Installation includes soffit/fascia and decorative shutters. Classification includes framing contractors.	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 acceptable if under 10% of operations.	No swimming pool work or roofing operations.