Commodore Insurance

Keystone Contractors Program-

General Liability Classification Guide

December 3, 2021

States:California

ELIGIBLE CLASSES:

Classification by Industry Segment	Class Code	Description	UW Notes
Carpentry-Framing	91345	Residential and Commercial framing. Includes remodeling (structural and non-structural) and repair. Examples: Framing for kitchen/bathroom remodeling, decking, and room additions.	No exterior work over 3 stories.
Carpentry-Handyman	91344	Unlicensed handyman work. Jobs must be under $500.	Any licensed and remodeling contractors should be classified under Carpentry NOC-91342.
Carpentry Interior	91341	Interior finish carpentry including woodworking, trim, countertop (not tile), wooden doors, cabinet installation, and shelving. Class code includes cabinet maker-shop. Must install 100% of what they make.	No General Contracting. Interior remodeling contractors should be classified under Carpentry NOC-91342. No exterior framing work as a subcontractor. Framers should be classified under Carpentry Framing-91345. Good housekeeping is critical. Dust collection system is required on cabinet makers.
Carpentry NOC (Including Remodelers)	91342	Carpentry-Residential and Commercial. Includes non-structural and structural remodeling & repair. Structural work includes adding square footage such as a second story, room additions, commercial tenant improvement & betterments, repair/replacement and decks. Includes licensed handyman and attached and detached garages with no living space. This class is exclusively for residential and commercial remodelers. Stand alone roofing work not part of the room addition project is excluded.	No exterior work over 3 stories. Stand alone framing should be classified under Carpentry-Framing 91345. No new or stand-alone roofing work allowed. No roofing/foundation repair work allowed. Any direct foundation work (for room additions) should be classified under Concrete-Foundation-91561 unless the work is being subcontracted out.

Carpet/Upholstery Cleaning	91405	Cleaning of rugs and carpeting as well as upholstery on customers' premises only. No license required for this class.	No shop exposure. No bleaching.
Communication Equipment Installation-Commercial	91551	Wiring, cables & circuits for telephone and communications equipment, low voltage, Commercial work only.	No installation, servicing, repair or monitoring of security or fire alarm systems. Electrical contractors should be classified under Electrical Work-Within Buildings-92478. No fire safety wiring or central station exposures.
Concrete Construction	91560	Residential and Commercial. Includes pouring, placing, and finish concrete, patios, concrete flatwork, mow strip, curbs, gutters, walkways, non-structural concrete work, parking lots, private roads, driveways or sidewalks. No foundation, swimming pool or paving work.	No Public street, road or highway work. No pile driving, tunneling, subway construction, caisson or cofferdam, bridge work. Paving contractors should be classified under Driveway, Parking Area or Sidewalk Paving/Repaving-92215. Masonry and brick work should be classified under Masonry-97447. Foundation contractors should be classified under Concrete Foundation-91561. Swimming pool contractors should be classified under Swimming Pool Installation-99507.
Concrete-Foundation	91561	Includes pouring, placing and finishing concrete foundations. No pool or foundation repair.	Pool construction should be classified under Swimming Pool Installation-99507. Concrete flat work should be classified under Concrete Construction-91560. Max. work below grade is 12 feet. No foundation repair, caisson work, house leveling, house moving, work on full basements, residential and commercial trailer pumps, boom pumps or self- propelled pumps.

Concrete Pumping-Not Including Boom Pumps	91562	Installing, repairing or removing of the rented concrete distribution towers to others. Operations would include foundation work and erection of metal structure and the distributing related equipment.	General contractors erecting these towers for use at a job site would not be eligible.
Debris Removal-Construction Site	91629	Applies to risks engaged in the removal of debris and material in connection with construction or erection.	No janitorial work, salvage operations, removal of asbestos, or demolition. Janitorial or cleaning services should be classified under Janitorial- 96816.
Door & Window Installation-Glazers	91746	Work on door/windows-installation, service and 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. Must install 100% of what they make.
Driveway, Parking Area or Sidewalk Paving or Repaving	92215	Street and road paving and repaving work, asphalt paving, paver installation, parking lots, private roads, driveways or sidewalks.	No clearing right-of way, earth or rock excavation, filling or grading. No public street, road or highway work. Concrete flat work should be classified under Concrete Construction-91560. Masonry work should be classified under Masonry-97447. Foundation contractors should be classified under Concrete Foundation-91561.
Drywall or Wallboard	92338	Residential and commercial drywall installation, service and repair.	No insulation work. Insulation contractors should be classified under Insulation-96409. No asbestos work.
Electrical-Within Buildings	92478	Electrical work including incidental exterior work. Incidental landscape lighting work is ok.	No power line construction or pole work, generator, electrical machinery, auxiliary apparatus work, and work over 480 volts. No installation, servicing, repair, or monitoring of security or fire alarm systems.

Excavation	94007	Max. depth 12ft.	No public street, road, highway, agricultural or building demolition work.
Exterior Building Cleaning	91523	Cleaning of the exterior walls of buildings through manual scraping, high pressure or steam. General renovation of building exteriors is contemplated, which includes all types of work, erection of scaffolding and barriers to simply reappointing brick work or total replacement of sections of the building. Requirement: Use of masks and goggles by the workers.	Pressure washing and sand blasting which involves spraying sand under high pressure into the wall surface to remove paint should be separately classified under Pressure Washing /Sandblasting-98705.
Fencing Erection Contractors	94276	Installation/erection of fences and gates (wooden or metal). This would include automated gates.	No playground, child-safety or electrically charged fencing.
Floor Covering-Not Ceramic Tile or Stone	94569	Installation of carpeting, laminate and hardwood flooring. No store or sales-only operations.	Ceramic tile, stone, marble, or terrazzo work should be classified under Tile, Stone, Marble, Mosaic, or Terrazzo Work-Interior Construction-99746. No dealers.
Furnishing Installation-Metal/Wood	95124	Furniture or fixture installation, service or repair in offices or stores.	No Scaffolding or bleachers
General Contractor-Commercial (New)	91580	General Contractor building new ground up commercial buildings. No roofing work as this must be subcontracted out to a roofing contractor. New apartments are considered residential and therefore not eligible in this program.	No construction management or supervisors for a fee. No exterior work over 3 stories. Any direct foundation work should be classified under Concrete-Foundation-91561.
General Contractor-Residential Homebuilder (New)	91340	General Contractors building new ground up single family housing. 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 work on tracts with more than 15 separate living homes. No new multi-unit construction. No exterior work over 3 stories. Any direct foundation work should be classified under Concrete-Foundation-91561.
Grading	95410	Grading work.	No public street, road, or highway work.

Guniting	95505	Work includes pool construction and structural concrete exposures.	No earth bearing retaining walls greater than 6 feet.
Heat/Air Conditioning	95647	Sales, installation, service or repair of heating/air conditioning systems or equipment. Classification includes whole house fans, air purification systems, radiant flooring, and duct/dryer vent cleaning.	Incidental LPG equipment work (up to 10%).
House Furnishing-Installation	96053	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 or moving services. Furniture or fixture installation, service or repair in offices or stores should be classified under Furnishing Installation Installation-Metal/Wood-95124.
Insulation	96409	Installation or application of acoustical or thermal insulating material in buildings or within building walls.	Classification applies only when insulation/acoustical work is performed as a stand alone operation (not part of or incidental to any other construction operation performed at the same job/location). Drywall should be classified under Drywall-92338.
Janitorial (Residential and Commercial)	96816	Janitorial - Commercial and Residential. No industrial sites, retail work or sales of chemicals or cleaning supplies. No debris removal other than incidental to office cleaning. Class includes installation of spraying sanitizers to disinfect surfaces. No license required for this class.	Window cleaning operations should be classified under Window Cleaning-99975. Construction clean up should be classified under Debris Removal-Construction Site-91629.
Landscape Gardening/Landscape Installation/Lawn Care Gardening	97047	Landscape maintenance & gardening, basic landscape/lawn care service, mowing, mulching, planting, and installation. Work includes lawn sprinkler installation and artificial turf.	Tree trimming operations should be classified under Tree Trim/Removal-99777. Pesticide/Herbicide Applicator Coverage endt available upon request.

Masonry	97447	Cutting & laying of bricks, block, stone, or clay product and mortar work. Includes fireplace and chimney work. No street, road, or highway work.	No earth bearing retaining walls over 6 feet. Concrete flat work should be classified under Concrete Construction-91560. Foundation work should be classified under Concrete-Foundation-91561. Paving contractors should be classified under Driveway, Parking Area or Sidewalk Paving/Repaving-92215.
Metal Erection-Decorative or Artistic/Sheet Metal Work	97650	Includes Commercial vent hoods, sheet metal work, flashing, gutters, office partitions/work stations, wrought iron handrail/railings, and fences/gates. Class includes welding in conjunction with work.	No structural work. Structural metal work should be classified under Metal Erection-Structural-97655.
Metal Erection-Structural	97655	Includes rebar, structural steel erection, and metal buildings. Class includes welding in conjunction with work. Residential kitchen hoods acceptable.	No exterior work above 3 stories.
Painting Exterior-Buildings or Structures (under 3 stories)	98304	Exterior building and structure painting including walkways, fences, surface preparation and faux/texture painting. Class includes parking lot stripping and concrete sealing.	No waterproofing of foundations/exterior of buildings. No exterior work above 3 stories. No roof painting, work on tanks, street, road, bridges, or automotive/watercraft work.
Painting Interior-Buildings or Structures	98305	Surface preparation and faux/texture painting. Including bathtub resurfacing.	No exterior work. No waterproofing of interior of buildings. No automotive/watercraft work.
Paperhanging	98344	Includes surface preparation, covering walls and ceilings with wallpaper, fabric, vinyl or other wall coverings. Requires C-33 Painting and Decorating license.	
Plastering/Stucco	98449	Interior & exterior plastering and stucco.	No exterior work above 3 stories.

Plumbing- Commercial and Industrial	98482	Commercial plumbing. Includes the installation, service or repair of gas, steam, hot water, pipe or other pipe fittings including building connections. This class includes drain cleaning, water softener installation, radiant flooring, gas meter regulators, and incidental LPG work. 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.	Back flow testing and repair allowed. No fire suppression work or commercial boilers. Septic Tank work should be classified under Septic Tank-98806.
Plumbing- Residential or Domestic	98483	Residential plumbing. Includes the installation, service or repair of gas, steam, hot water, pipe or other pipe fittings including building connections. This class includes drain cleaning, water softener installation, radiant flooring, gas meter regulators, and incidental LPG work. 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.	Back flow testing/repair ok. No fire suppression work. Septic Tank work should be classified under Septic Tank-98806.
Pressure Washing/Sandblasting	98705	Pressure Washing/Sandblasting. Includes cleaning of sidewalks.	No automotive or watercraft exposure.
Refrigeration Systems & Equipment	98636	Installation, service and repair of commercial refrigeration systems. Incidental LPG work.	No wholesale cold storage, manufacturing or food processing plants. No refrigeration transport trucks allowed.
Septic Tank	98806	Installation, Service, and Repair of Septic Tanks. Class includes sanitation work.	No RV or work below 12 feet.
Siding and Gutter	98967	Installation includes soffit/fascia and decorative shutters. License is not required on gutter cleaning.	No exterior work above 3 stories.
Sign Erection, Installation or Repair	98993	Sign erection, installation or repair. Including shop operations and neon signs.	No exterior work above 3 stories.
Solar Energy	99080	This classification applies to all work including heating, cooling and power generation. Class includes installation of solar panels on roofs.	No sales of solar heating/energy equipment. No exterior work above 3 stories. No solar panel cleaning.
Street Cleaning	99303	Work performed with a street sweeper. No license required for this class.	No snow plowing work.
Swimming Pool-Cleaning	99505	Swimming pool cleaning including maintenance and replacements of filters. No license required for this class.	Use Swimming Pool-Installation-99507 for any new installation, repair and /re- plastering of pools.

Swimming Pool-Installation	99507	Installation of new pools including repair and re-plastering. Class also includes pool remodeling, installation of pumps, heaters, lights, any pool related electrical work, plumbing, and tiles.	Max. work below grade is 12 feet. License is required. No pool pop up work.
Tile, Stone, Marble, Mosaic, or Terrazzo Work-Interior Construction	99746	Interior work to include tile, stone, marble, mosaic, or terrazzo work to floors, walls, or counter tops. Class includes cleaning. Incidental exterior work if under 10% of operations.	No structural work. Masonry contractors should be classified under Masonry-97447. No roofing work. Swimming pool work should be classified under Swimming Pool-Installation-99507.
Tree Trim/Removal	99777	Tree trimming and removal. Class includes stump removal and grinding.	No exterior work above 3 stories. Landscapers should be classified under Landscape Gardening/Landscape Installation/Lawn Care Gardening-97047.
Window Cleaning	99975	Window cleaning. No license required for this class.	No exterior work above 3 stories. Janitorial operations should be classified under Janitorial (Residential and Commercial)-96816. Construction clean up should be classified under Debris Removal-Construction Site-91629.