



Victory[®] Admitted

Small Artisan Contractor General Liability

Appetite Guide





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- **15% Commission**
- **5 Minutes or Less Quote Turnaround!**
- **Policy Numbers Issued in 10 Minutes or Less!**
- **Online Pricing & Submissions. No More Acord Applications!**
- **\$1.5 Million In Receipts**
- **Occurrence Form CG 00 01**
- **Prior Work Exclusion Optional**
- **No Fee Blanket Additional Insured Endorsements**
- **Admitted Carrier**
Rated A X By A.M. Best Co.
- **10% Package Discount Available**
- **Condo/HOA Service Work Ok**
- **No Fee "Completed Operations" AI Endorsements**
- **New Residential & Commercial Artisans Acceptable**
- **Structural Remodelers Acceptable**
- **Remodel Work on Condominiums**
- **Work on Apartments Acceptable**
- **Up to \$200,000 in Sub Cost**
- **Up to \$500,000 in Payroll**
- **Optional Manifestation & Sunset Provision** (Availability varies by state)

- **Minimum Premiums As Low As \$350**
- **No Acord Applications**
- **New Ventures Acceptable**

VICTORY[®] ADMITTED GENERAL LIABILITY ELIGIBLE CLASS LIST

Class Name/Description	Class Code	Description
Air Conditioning	91111	This classification applies to risks engaged in sales and installation, servicing or repair of air conditioning systems or equipment. This classification also applies to risks engaged only in installation, servicing or repair of air conditioning systems or equipment. If heating work also use 95647.
Appliance Installation - <i>Commercial</i>	91150	Apartment work is OK. NO residential.
Appliance Installation - <i>Residential</i>	91155	Installation, servicing and repair of household appliances & accessories. • NO commercial appliances.
Carpentry - <i>Residential</i>	91340	This classification includes structural and non-structural remodeling and repair. Examples: Kitchen & bathroom remodeling and decking. Work may also include adding square footage such as a second story or room additions. Incidental Roofing work allowed in conjunction with a remodeling project. • NO exterior framing work as a subcontractor is allowed. NO exterior work over 3 stories. NO stand-alone roofing or a roofing licenses are allowed.
Carpentry - <i>Interior</i>	91341	This classification includes finish carpentry, includes woodwork, trim, counter top (no tile), wooden doors, cabinet installation and shelving. • NO General Contracting or interior room remodels (use 91340). NO exterior framing work as a subcontractor.
Carpentry - <i>Commercial</i>	91342	Includes commercial tenants improvements & betterments, repair & replacement. Incidental Roofing work allowed in conjunction with a remodeling project. • NO exterior work on buildings exceeding 3 stories. NO stand-alone roofing or a roofing license is allowed.
Carpentry - <i>Handyman</i>	91344	Service and repair work only. Maximum \$2,500 per job if licensed and \$500 per job if not licensed.
Carpet, Rug & Upholstery Cleaning	91405	Carpet, rug, furniture or upholstery cleaning on customer premises only, no shop exposure. Only 100% service & repair and/or commercial risks permitted in this class.
Ceiling or Wall Installation	91436	Ceiling or wall Installation. Metal and acoustic.
Communication Equipment Installation - <i>Industrial or Commercial</i>	91551	This classification includes communication Equipment Installation- wiring, cables & circuits for telephone and communications equipment operating at <50 volts. • NO telephone line construction, burglar, fire alarm or emergency systems work
Concrete Construction	91560	This classification includes pouring, placing & finishing concrete. Patios, pads, walkways, mow strips, driveways. Room addition foundations are acceptable as a sub-contractor or the General Contractor. Commercial foundations are acceptable. • NO residential foundation for NEW homes. NO exterior work on buildings exceeding three (3) stories. NO pool construction. NO public street, road or highway work.
Conduit Construction - <i>Cable/Wire</i>	91577	Conduit construction installation of communication or electrical encasement. Maximum depth 12 feet. Service & repair and/or commercial only premium credit NOT available for this class.
OCP Costs - <i>Contractors - Subcontracted Work</i>	91585	In connection with construction, reconstruction, repair or erection of buildings. This classification applies to that portion of the operations performed by adequately insured subcontractors of the insured.
Debris Removal - <i>Construction Site</i>	91629	This classification applies to those risks solely engaged in the removal of debris in connection with construction or erection. • NO roof tear-off or soft demo. NO janitorial work. NO salvage operations. NO Asbestos Removal.
Door/Millwork Installation - <i>Metal</i>	91746	Door/Millwork Installation. Garage door work OK. • NO window work.

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Drilling - Water	92102	Private water drilling with limited agricultural exposure. No water quality testing or municipal work. Service & Repair and/or Commercial Only Premium Credit NOT available for this class.
Driveway, Parking Area or Sidewalk	92215	Includes asphalt or paver installation, parking lots, private roads & commercial or residential driveways or sidewalks. No grading or excavation other than incidental to paving (use those specific classes if not incidental). • NO Public street, road or highway work.
Drywall or Wallboard Installation	92338	Residential service and repair only. New commercial OK. • NO insulation work.
Electrical - Within Buildings	92478	Electrical work within buildings including incidental outside work. • NO power line construction or pole work. NO burglar or fire alarm system work. NO work over 480 volts or generator/electrical machinery work.
Excavation	94007	Maximum depth 12 feet. No street and road, agricultural or building demo other than outbuildings. Service & Repair and/or Commercial Only Premium Credit NOT available for this class.
Fence Erection Contractors	94276	Applies to risks that install or erect fences – metal or wood; includes wooden or metal mailbox installation and real estate sign installation. • NO sound barrier fencing. NO child-safety fences or electrically charged fencing. Automated gates acceptable.
Floor Covering Installation	94569	Installation of carpeting, laminate and hardwood flooring. Ceramic tile, stone, marble or terrazzo work should be separately classified. • NO dealers.
Grading	95410	No street and road work. Service & Repair and/or Commercial Only. Premium Credit NOT available for this class.
Heating and Air Conditioning Systems	95647	This classification applies to risks engaged in sales and installation, servicing or repair of heating or combined heating and air conditioning systems or equipment. Incidental (LPG), Equipment Sales or Work (up to 5% of receipts).
House Furnishings Installation	96053	Residential Only. This classification Includes installation of pictures, mirrors, window treatments and closet organizers. For residential appliance installation see 91155. • NO furniture repair or moving services.
Janitorial - Commercial	96816	Commercial Offices Only. Only 100% service & repair and/or Commercial risks are permitted in this class. • NO residential exposures, model homes, retail work. NO sales of chemicals or cleaning supplies. NO cleaning of banks, dental or medical offices.
Landscape Maintenance & Gardening	97047	Basic landscape/lawn care service-mowing, mulching, planting, &/or installation. Over-the-counter fertilizer/weed control OK. Lawn sprinkler installation OK. Tree trimming from ground level allowed if incidental to other landscaping operations.
Masonry	97447	Includes cutting & laying of bricks, block, stone and other unit masonry or clay product and mortar work. Retaining walls OK up to 6 feet.. • NO exterior work on building exceeding three (3) stories. NO retaining walls over 6 feet. NO chimney work.
Metal Erection - Decorative	97650	Interior work only, non-structural, office partitions or work stations. Service & repair and/or Commercial Only Premium Credit NOT available for this class.
Paint Exterior	98304	Buildings & appurtenant structures only, including walkways/fences, surface prep & faux/texture painting. • NO waterproofing of foundations or building walls. NO exterior work on buildings exceeding three (3) stories. NO roof painting. NO work on tanks or bridges. NO work on street and road.

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Paint Interior	98305	No waterproofing of foundations or building walls (bathtub refinish OK). No exterior.
Paperhanging	98344	Includes surface preparation, covering walls and ceiling with wallpaper, fabric, vinyl or other wall coverings.
Plastering or Stucco Work <i>Not available in CA</i>	98449	Commercial work only. Service & Repair and/or Commercial Only Premium Credit NOT available for this class. • NO residential work. NO EIFS work.
Plumbing - Commercial <i>Not available in AZ, CA, OK & OR</i>	98482	100% service & repair and/or commercial risks permitted in this class. This classification includes: Installation, service or repair of sanitary gas, steam, hot water, pipe or other pipe fittings including building connections. Backflow testing allowed. • NO work involving fire sprinklers or steam boiler work.
Plumbing - Residential <i>Not available in AZ, CA, OK & OR</i>	98483	Only 100% service & repair and/or Commercial risks permitted in this class. This classification includes the installation, service or repair of gas, steam, hot water, pipe or other pipe fittings including building connections. Backflow testing allowed. • NO New Residential work allowed
Prefabricated Building Erection	98502	Intended for light, non-habitational service or outbuildings. No commercial retail usage. Service & Repair and/or Commercial Only Premium Credit NOT available for this class.
Refrigeration Equipment	98636	This classification applies to risks engaged in the Installation, servicing or repair of commercial refrigeration systems or equipment. Incidental liquefied petroleum gas (LPG) equipment sales or work (up to 15% of annual receipts). • NO wholesale cold storage. NO manufacturing or food processing plants.
Satellite Dish Installation	99650	Service or repair. NO work on buildings exceeding 3 stories in height.
Septic Tank Cleaning	98805	Service & Repair and/or Commercial Only Premium Credit NOT available for this class. Cleaning of restaurant grease traps OK. • NO RV work. NO work below 12 feet.
Septic Tank Installation	98806	Service & Repair and/or Commercial Only Premium Credit NOT available for this class. This classification includes house connections, shop and display rooms. • NO RV work. NO work below 12 feet.
Sewer Mains Construction	98820	Service & Repair and/or Commercial Only Premium Credit NOT available for this class. • NO work below 12 feet. NO blasting.
Siding and Gutter Installation	98967	Only 100% service & repair and/or Commercial risks permitted in this class. This classification includes installation of soffit/facia and decorative shutters. • NO new residential work. NO spray on siding/roofing/roof flashings. NO work on building exceeding three (3) stories in height. NO EIFS work.
Sign Painting	99004	Only 100% service & repair and/or Commercial risks permitted in this class. • NO sign erection or work over 2 stories.
Tile/Stone Installation	99746	This classification includes installation and repair of these materials to floors, walls or counter-tops. • NO swimming pool work. NO roofing operations.
Water Mains Construction	99946	Service & Repair and/or Commercial Only Premium Credit NOT available for this class. • NO work below 12 feet. NO blasting.

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www.btisinc.com





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IN #666086, IA #1002040202, KS #260131681, KY #713412, MA, #1913568, MI #0091043, MN #40179713, MO #8025297,
MT #719731, NE #YR381256, NM #100004185, NV #609496, NC #1000063494, OH #40115, OK #10008147 OR #818334,
PA #557878, SC #174543, SD #10010338, TX #1446496, UT # 296235, VA #126950, WA #720470, WI #40179713, WV #100107820