

**LLOYDS OF LONDON SYNDICATE 1991**  
**Artisan Contractors Program**  
**Eligible Classes of Business**  
 General Liability-CA

**ELIGIBLE CLASSES:**

<b>Classification by Industry Segment</b>	<b>Class Code</b>	<b>Description</b>	<b>UW Notes</b>
Carpentry - Interior	<b>91341</b>	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.	<ul style="list-style-type: none"> <li>▪ No structural framing.</li> <li>▪ Interior room remodel is classified as Carpentry-NOC 91342.</li> <li>▪ Good housekeeping is critical. Dust collection system is required on cabinet makers.</li> </ul>
Carpentry-NOC (Including Remodeling and Framing)	<b>91342</b>	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. No exterior work on buildings exceeding three stories. Any direct foundation (for room additions) work must be rated using 91560 (concrete) unless work is being subcontracted. Roofing and foundation operations must be incidental to remodeling additions.	<ul style="list-style-type: none"> <li>▪ This class is exclusively for residential and commercial remodelers</li> <li>▪ Two Stories + attic considered three stories</li> <li>▪ Service &amp; Repair and/or Commercial Only premium credit NOT available for stand alone framers only doing new construction with this class.</li> <li>▪ No stand alone roofing and foundation work allowed.</li> </ul>
Carpentry-Handyman	<b>91344</b>	Carpentry-for unlicensed handyman contractors. Jobs must be under \$500.	Remodeling contractors are classified under Carpentry NOC-91342.
Carpet/Upholstery Cleaning	<b>91405</b>	Carpet, Rug, Furniture or Upholstery Cleaning – on customer premises only, no shop exposure.	No bleaching

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Concrete Construction	<b>91560</b>	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.	No new or stand alone foundation work.  No foundation repair work allowed.
Debris Removal-Construction Site	<b>91629</b>	Applies to risks engaged in the removal of debris in connection with construction or erection. Janitorial work should be rated using 96816.	
Door & Window	<b>91746</b>	Door/millwork/window installation - service, repair and installation of garage doors are okay.	No exterior over 3 stories. Includes Glass/Glaziers.  Must install 100% of what they make.
Driveway, Parking Area or Sidewalk Paving or Repaving	<b>92215</b>	Driveway, Parking Area or Sidewalk includes asphalt or paver installation, parking lots, private roads & commercial or residential driveways or sidewalks. No pointing, public street, road or highway work. No stand alone grading or excavation other than incidental to driveway, parking area and sidewalk paving.	No concrete foundations-digging of foundations.
Dry Wall or Wallboard	<b>92338</b>	Drywall or Wallboard installation. Class includes insulation work and acoustical ceilings.	No asbestos work.
Electrical Work - Within Buildings	<b>92478</b>	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	<ul style="list-style-type: none"> <li>▪ No installation, servicing, repair or monitoring of security or fire alarm systems.</li> <li>▪ No power line construction, pole work, generator, electrical machinery or auxiliary apparatus work.</li> <li>▪ Incidental landscape light work is ok.</li> </ul>

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Fence Erection Contractors	<b>94276</b>	Fence Erection Contractors – Wooden or metal. No swimming pool, playground, child-safety or electrically charged fencing. Includes mailbox installation and real estate sign installation. No manufacturing of fences. Automated gates acceptable.	
Floor Covering - Not Ceramic Tile or Stone	<b>94569</b>	Floor Covering Installation – No store operations, no sales-only operations. Installation of carpeting and laminate. Ceramic tile, stone, marble or terrazzo work should be separately classified as Tile-99746.	Wood flooring should use Carpentry Interior-91341
Heat/AC	<b>95647</b>	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.	If plumbing operations, rate under the plumbing class.  Incidental LPG work (10% or less) ok.
House Furnishings	<b>96053</b>	House Furnishing Installation – Includes installation of pictures, mirrors, window treatments and closet organizers. Also includes installation of draperies, curtains, window shades and blinds. No furniture repair or moving services. For residential or commercial appliance installation see 91155 & 91150.	Not intended for household furniture/fixture/appliance movers/moving services.
Janitorial	<b>96816</b>	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)	For construction clean up-debris removal see 91629.

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Landscape Gardening/Landscape Installation/Lawn Care Gardening	<b>97047</b>	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	<b>97447</b>	Masonry – includes cutting & laying of bricks, block, stone and other unit masonry or clay product and mortar work. Retaining walls over 4 feet not allowed BUT perimeter wall over 4 feet ok. No load bearing walls but gardening walls are acceptable. No street, road or highway walls or work. NO exterior work on buildings exceeding 3 stories, chimney or cast-in-place concrete work.	No digging of foundations or pointing.
Metal Erection-Decorative or Artistic/Sheet Metal Work	<b>97650</b>	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	<b>98304</b>	Paint Exterior-Buildings & appurtenant structures only, including walkways/fences, surface preparation and faux/texture painting. NO exterior work on buildings exceeding 3 stories or roof painting. No work on tanks, street and road or bridges.	No work over 3 stories.
Painting - Interior - Buildings or Structures	<b>98305</b>	Painting Interior – Bathtub refinishing ok – No exterior work.	
Paperhanging	<b>98344</b>	Paperhanging – Includes surface preparation, covering walls and ceilings with wallpaper, fabric, vinyl or other wall coverings.	

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<p>Plumbing - Commercial and Industrial</p>	<p><b>98482</b></p>	<p>Plumbing Commercial – 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. 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 ok. Acceptable operations: breaking and repair of concrete to install pipes. No main line work (sewer, gas, water). Incidental back flow testing allowed.</p>	<p>Incidental LPG work (10% or less) ok.</p> <p>Lawn sprinkler installation should use the Landscape classification-97047.</p>
<p>Plumbing - Residential or Domestic</p>	<p><b>98483</b></p>	<p>Plumbing Residential – Water softener installation, okay to break concrete &amp; repair to install pipes, lay sewer line/pipe drain and use ditch witch for underground lines. 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. No main line work (sewer, gas, water). Incidental back flow testing allowed.</p>	<p>Incidental LPG work (10% or less) ok.</p> <p>Lawn sprinkler installation should use the Landscape classification-97047.</p>
<p>Siding and Gutter</p>	<p><b>98967</b></p>	<p>Siding and Gutter - Installation includes soffit/fascia and decorative shutters. No spray on siding and roofing. No work on buildings exceeding three stories.</p>	<ul style="list-style-type: none"> <li>▪ Two Stories + attic considered three stories</li> </ul>
<p>Tile, Stone, Marble, Mosaic or Terrazzo Work - Interior Construction</p>	<p><b>99746</b></p>	<p>Tile, Stone, Marble, Mosaic or Terrazzo Work – Installation and repair of these materials to floors, walls or counter-tops.</p>	<p>NO swimming pool work or roofing operations. Incidental outside work ok</p>