



CONTRACTOR APPETITE GUIDE

SECURA's trade-specific coverages and services will help you guide your clients in selecting the right coverage for their business type, size, and risk. This guide outlines our appetite and underwriting eligibility, and we encourage you to discuss new business opportunities with your sales manager and underwriters.

Our vision is to be the company of choice for our agents and policyholders.

Let's work together to profitably grow your book of business.



Underwriting requirements

- In business three or more years with favorable loss history or prior related experience
- Full-time operation
- Work Comp eligibility (minimum of three full-time covered employees)
- Contractors with subcontracted work must have adequate Subcontractor Agreement in place

Potential classes of business

These examples are sample businesses that SECURA writes, but it is not exhaustive.

Class of business	BizLink eligible
Air conditioning systems or equipment — dealers or distributors, installation, service, and repair	✓
Appliance and accessories — installation, service and repair — commercial and residential	✓
Carpentry — interior	✓
Carpet, rug, furniture or upholstery cleaning on customers' premises	✓
Ceiling or wall covering installation — metal	✓
Commercial general contractors	
Communication equipment installation	✓
Concrete construction	✓
Conduit construction for cable or wires	✓
Drapery or curtain installation — home furnishings	✓
Driveway, parking area, or sidewalk — paving or repaving	✓
Drywall or wallboard installation (excluding work comp)	✓
Electrical apparatus — installation, service, and repair	
Electrical wiring within buildings	✓
Fence installation contractors	✓
Floor covering installation (not ceramic or stone)	✓

Class of business	BizLink eligible
Furniture or fixtures installation	✓
Glass dealers and glaziers	✓
Heating or combined heating and AC equipment — dealers or distributors — installation, service, or repair	✓
HVAC system installation, service, or repair — no LPG or wood	✓
Interior decorators	✓
Janitorial services	✓
Landscape gardening	✓
Lawn maintenance	✓
Lawn sprinkler installation	✓
Masonry	✓
Painting — interior and exterior — 3 stories or less	✓
Paperhanging	✓
Plastering/stucco work	✓
Plumbing contractors — commercial, industrial, and residential	✓
Septic tank systems — cleaning, installation, servicing, or repair	✓
Sheet metal work	✓
Siding installation	✓
Telephone, telegraph, or cable line construction	
Television or radio receiving set installation or repair	✓
Tile, stone, marble, mosaic, or terrazzo contractors	
Water softening equipment installation, servicing, or repair	✓
Window cleaning (excluding work comp)	✓

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.

Questions? Contact your underwriter or log in to **AgentLinkSM** for more resources.

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Ineligible exposures

At this time, SECURA is not accepting the following classes of business:

- Airport construction or repair
- Blasting, demolition, sand blasting, or wrecking
- Dam, reservoir, dike, levee, revetment, jetty, or breakwater construction
- EIFS work
- Fire/water restoration
- Fracking work
- Fumigating
- Hazardous material removal (asbestos/lead abatement)
- Highway, interstate, or traffic signal work
- Landfill or waste and water treatment work
- Oil or gas work
- Pile driving, caisson, or cofferdam work
- Railroad work
- Rigging work
- Spray foam insulation
- Tower or pressurized tank construction
- Underground tunneling, mining, or underground quarrying
- Underpinning of buildings
- Waterproofing/fireproofing
- Work performed on barges, vessels, docks, or bridges

Coverage highlights

Key coverage benefits	Contractor & Services WRAP	Elite WRAP (\$250,000 or \$500,000 limits available)
Client property — theft by employee	\$10,000	\$10,000
Employee tools <ul style="list-style-type: none">• Per employee• Aggregate	<ul style="list-style-type: none">• \$1,000• \$10,000	<ul style="list-style-type: none">• \$2,500• \$25,000
Jobsite installation	\$25,000	\$25,000
Contractors' equipment <ul style="list-style-type: none">• Borrowed from others• Loaned/rented to others		<ul style="list-style-type: none">• \$100,000• \$25,000
Flex coverage extensions At the time of loss, apply the applicable limit to any combination of the six coverages below: <ul style="list-style-type: none">• Debris Removal• Electronic Data• Fine Arts at Described Premises• Fire Extinguisher Recharge• Personal Property of Others (Excluding Employee Tools)• Public Safety Service Charges	\$125,000	\$250,000 (\$500,000 available) Additional coverages include: <ul style="list-style-type: none">• Accounts Receivable (up to \$5,000 premises)• Outdoor Property (\$1,000 per tree, shrub, or plant)• Valuable Papers and Records (Limited to \$5,000 off premises)

Elite Additional Insured WRAP

This form contains several coverage extensions frequently required by written agreements that the policyholder may sign in their operations.

The following coverages are included in the Elite Additional Insured WRAP:

- Additional Insured — Ongoing Operations
- Additional Insured — Completed Operations
- Primary and Noncontributory
- Waiver of Rights to Recovery
- Amendment — Aggregate Limits of Insurance (per project)

Contractors Errors & Omissions (E&O)

This optional coverage provides limited protection for damage to the policyholder's product or work, caused by a wrongful act and resulting from a defect in material or in a product manufactured, sold, or installed by the policyholder. The coverage also provides some limited design liability.

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The appetite listed in this guide is not applicable in Arizona or Colorado. Please see our Arizona & Colorado Contractor Appetite Guide for our appetite in those states.

Questions? Contact your underwriter or log in to **AgentLinkSM** for more resources.