

# Best Choice Contractor General Liability

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**Quote and Bind Online**



**Contactless eSignature**



**Auto Renewal**

## HIGHLIGHTS

- Quote and bind online in minutes  
*No apps or supplementals*
- eSignature for faster processing
- No loss runs required  
*On accounts with premiums under \$5,000*
- Faulty Workmanship Coverage Endorsement  
*Available in most states\**
- No fee blanket additional insured endorsements
- In most cases, no fee "completed operations" a.i. endorsements
- 'A' Rated by A.M. Best (04/20)

## ELIGIBILITY

- New ventures acceptable  
*Must have a valid contractors license unless licensing is not required by the state contractors board*
- Artisans doing new residential & commercial acceptable
- Structural remodelers acceptable
- Non-structural remodel work on condominiums
- Work on apartments acceptable
- Up to \$1.5 Million in receipts
- Sub costs up to \$100,000 or 25% of annual gross receipts, whichever is higher
- *Unavailable in: AK, FL, HI, KY, MD, NJ, NY, VT, WA, WV*

## INELIGIBLE WORK

- GC doing ground up construction for new residential or commercial
- Tract home developers
- Framers
- Roofers
- Window installers
- New residential foundation

## OPTIONS

- Multiple payment options
- Auto renewal available
- Contractors Miscellaneous Tools & Small Equipment Coverage
- Primary wording & waiver of subrogation available at no additional charge
- Optional business description limitation buy-back for residential & commercial carpentry
- Limits up to \$1M/\$2M/\$2M are available
- Optional 15% credit is available for 100% service/repair work  
*(varies by class code)*

## TOP CLASSES

- Carpentry Residential - Remodeler
- Carpentry Commercial
- Carpentry Handyperson
- Carpentry Interior
- Painting Int/Ext
- Electrician
- HVAC
- Floor Covering
- Tile/Stone Installation
- Landscaping



Offered through CNA



\*Not available in AR or WA.  
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## CLASS LIST

CLASS NAME/DESCRIPTION	CLASS CODE	CLASS NAME/DESCRIPTION	CLASS CODE
Air Conditioning Systems or Equipment - Dealers or distributors and installation, servicing or repair	91111	Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or distributors and installation, servicing or repair	95647
Carpentry - Construction of residential property not exceeding three stories in height	91340	House Furnishings Installation	96053
Carpentry - Commercial	91342	Landscape Gardening	97047
Carpentry - Handyperson	91344	Masonry	97447
Carpentry - Interior	91341	Metal Erection - Decorative or artistic	97650
Carpentry - Shop only	91343	Metal Erection - Nonstructural	97653
Carpet, Rug, Furniture or Upholstery Cleaning - On customers' premises	91405	Painting - Exterior, buildings or structures, three stories or less in height	98304
Ceiling or Wall Installation - Metal	91436	Painting - Interior, buildings or structures	98305
Communication Equipment Installation - Industrial or commercial	91551	Paperhanging	98344
Concrete Construction	91560	Plaster/Stucco	98449
Contractors - Subcontracted work in connection with construction, reconstruction, repair or erection of buildings	91585	Plumbing - Commercial and industrial	98482
Contractors Permanent Yards - Maintenance or storage of equipment or material	91590	Plumbing - Residential or Domestic	98483
Debris Removal - Construction site	91629	Prefabricated Building Erection	98502
Door Millwork - Installation, metal	91746	Satellite Dish Installation	99650
Drilling - Water	92102	Septic Tank Systems - Cleaning	98805
Driveway, Parking Area or Sidewalk Paving	92215	Septic Tank Systems - Installation, servicing or repair	98806
Dry Wall or Wallboard Installation - Residential	92339	Sewer Cleaning	98813
Dry Wall or Wallboard Installation	92338	Sewer Mains or Connections Construction	98820
Electrical Apparatus-Installation, servicing or repair	92451	Siding and Gutter Installation	98967
Electrical Work - Within buildings	92478	Sign Erection, Installation or Repair	98993
Excavation	94007	Sign Painting or Lettering - On buildings or structures	99004
Fence Erection Contractors	94276	Tile, Stone, Marble, Mosaic or Terrazzo Work - Interior construction	99746
Floor Covering Installation - Not ceramic tile or stone	94569	Water Mains or Connections Construction	99946
Furniture or Fixture Installation - Office or store	95124	Water Softening Equipment - Installation, servicing or repair	99948
Grading of Land	95410	Window Cleaning	99975
		Window Decorating	49840

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