



## CIS PROGRAM OVERVIEW Electrical Contractors Program

The Independent Electrical Contractors Association (IEC) endorses this program. These risks will be involved in electrical wiring within buildings and the program responds to the emerging voice-data-video (VDV) installation market. Coverage is available for General Liability and Umbrella.

### Eligible Operations

Seventy five percent (75%) or more of the payroll or sales must be derived from the following operations:

- Electrical wiring work within residential, commercial, industrial or institutional buildings
- Conduit construction work, service and repair, including traffic or railway signals and airport construction (including runways)
- Low-voltage voice, data, and video (VDV) wiring and installation
- Electrical apparatus (including high voltage) work at commercial, industrial or institutional locations; examples of work performed may include heavy motors, generators, converters, transformers, compressors and power switchboards
- Alarm line construction, installation, service or repair

Any risk involved in excavation work must communicate with the One-Call Service Center and area utility owners that are not members of the One-Call Service Center prior to all scheduled excavations.

### Eligible Classifications

GL Code	GL Class.
92478	Electrical work within bldgs. (incl. Hospitals)
91127	Alarm & alarm systems install, svc, repair
91551	Communication equipment installation-industrial or commercial
92451	Electrical apparatus –install, svc, repair
99613	Telephone, telegraph or cable television line.
91577	Conduit const. For cables or wires

### Ineligible Operations

A risk with exposure in any of the following operations is ineligible for this program.

- Asbestos abatement
- Satellite Dish Installation on towers

- Sign erection contractors (Electrical service is acceptable.)
- Tower and antenna erection
- Dam, river or underwater locale electrical work
- Transmission and distribution high voltage line work
- Electrical utility company work
- Electrical work in explosive environments (Class I, II, & III, Division I), including but not limited to; nuclear, petrochemical, oil/gas refinery works, grain processing/elevator
- Selling, designing or monitoring of alarm or security systems (Security/Alarm firms)

#### **General Liability**

- \$1,000,000 Per Occurrence
- \$2,000,000 Aggregate
- \$2,000,000 Products/Completed Ops Aggregate\*
- \$100,000 Fire Damage Legal Liability
- \$2,500 Minimum Property Damage Deductible, Per Occurrence

*\*Limits may vary by state. Contact your underwriter for specifics.*

#### **Umbrella**

Up to \$25,000,000 available; submit completed Acord Umbrella application for quote. (Not available on a stand-alone basis.)

#### **Underlying Requirements**

- A.M. Best rating A-VII or higher
- Minimum underlying limit requirements:
  - GL: \$1,000,000/\$1,000,000/\$1,000,000;  
\$1,000,000/\$2,000,000/\$2,000,000 **preferred**
  - AL: \$1,000,000 CSL
  - EL: \$500,000/\$500,000/\$500,000

#### **Submission Requirements**

- Acord Application
- CIS Supplemental Application signed by Insured and Agent
- Loss runs – 5 years currently valued and details of losses over \$10,000
- Expiring declarations page and rating worksheet pages
- Two years of prior job lists and/or certificate holder list
- 5 years premium, payroll, receipts
- Employers Liability
  - 5 years hard copy loss data
  - W.C. – Mod
  - Total number of employees
  - Total number of employees ever in one place at one time
- Auto
  - 5 years hard copy loss data
  - 5 years incurred loss ratio