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## PROGRAM OVERVIEW

### Sheet Metal, Mechanical, Air Conditioning and Plumbing Contractors Program

The program provides insurance protection for heating, ventilation, air conditioning, refrigeration, plumbing, sheet metal and mechanical contractors. 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:

- Air Conditioning Systems or Equipment--Dealer/Distributor & Installation/Service/Repair
- Heating/Combined Heating/Air Dealer/Distributor--Including Installation
- Plumbing, Process Piping & Boiler
- Refrigeration Systems or Equipment Installation/Service/Repair
- Sheet Metal Work—Outside & Shop
- Solar Energy Contractors

Note that Boiler Inspection, Installation, Cleaning or Repair is limited to less than 50% of total operations.

#### **ELIGIBLE CLASSIFICATIONS**

GL CODE	GL CLASSIFICATION
91111	Air Conditioning Systems or Equipment-Dealers or Distributors and Installation, Servicing or Repair
95647	Heating or Combined Heating and Air Conditioning Systems or Equipment-Dealers or Distributors and Install, Svc., Repair-No LPG Equipment Sales or Work
98483	Plumbing-Residential or Domestic
98482	Plumbing-Commercial and Industrial
98636	Refrigeration Systems or Equipment-Dealers and Distributors and Install., Svc., Repair-Commercial
98636	Refrigeration Systems or Equipment-Dealers and Distributors and Install., Svc., Repair-Commercial SMAP
91250	Boiler Inspection, Installation, Cleaning or Repair
98884	Sheet Metal Work-Outside
99080	Solar Energy Contractors
58922	Sheet Metal Work-Shop Only

#### **INELIGIBLE OPERATIONS**

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

- Asbestos abatement
- High-pressure boiler inspection, installation, cleaning or repair if more than 49% of total operations.
- Process piping work, if more than 50% of operations AND the general liability premium is less than \$50,000.

- Fabrication of steel products except the following:
  1. Architectural sheet metal for use in specialty applications such as new or restorative copper roofs, dome covers, cornices, facades, skylights, moldings, finials, inlaid gutters and similar applications.
  2. Industrial sheet metal for use in tanks, tubs, stacks, ductwork, machine guard panels or other non-operative components. This also includes dust collection and product or scrap conveyance systems (paper, wood, plastic, and metal).
  3. Kitchen equipment such as counters, ice-dispensing bins, benches, lift carts and tables.
- Testing for indoor air quality (IAQ) or offering opinions for remedial actions for indoor air quality. This program is not eligible for firms that specialize in IAQ or mold testing & remediation.
- Installation of any of the following systems:
  1. Combustible dust-collection systems in occupancies such as a grain mill, wood processing plant, etc.
  2. Systems that collect asbestos.
- If more than 25% of operations are from fire suppression systems installation, service or repair. (Risk may be eligible for the AFSA program.)
- If more than 25% of operations are from roofing installation, service or repair. (Risk may be eligible for the RCP program.)

#### **GENERAL LIABILITY**

- \$1,000,000 Per Occurrence
- \$2,000,000 Aggregate
- \$2,000,000 Products/Completed Ops Aggregate\*
- \$100,000 Fire Damage Legal Liability
- \$1,000, \$2,500, \$5,000, or \$10,000 PD 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
- 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