



Eligible Classes

Blue fields = Contrac Pac Classifications

Classification	Code	Comments
Acoustical Ceilings – residential and commercial	91346	<i>Classify as Ceiling & Wall</i>
Air Conditioning Installation, cleaning and repair	91111	
Air Duct Installation and Cleaning	98884	<i>Classify as Sheet Metal – if not installing/ servicing entire system</i>
Appliances – Household – installation, servicing and repair	91155	
Asphalt, linoleum, vinyl or rubber floor tile installation	94569	<i>Classify as Floor Covering – not ceramic or stone</i>
Asphalt or Blacktop (driveways, sidewalks & tennis courts)	92215	<i>Classify as Driveways</i>
Blind cleaning	96816	<i>Classify as Janitorial</i>
Bricklaying & Tuck pointing	97447	<i>Classify as Masonry</i>
Cabinet Building and Installation	91341	<i>Classify as Carpentry Interior; includes work as the Insured's shop</i>
Cabinet Refacing & Resurfacing	91341	<i>Classify as Carpentry Interior</i>
Carpentry Interior – residential and commercial	91341	
Carpentry Remodeling – residential and commercial	91340	<i>Rate as Carpentry new 91342 if doing both new & remodel</i>
Carpentry New Construction – residential and commercial	91342	
Carpet Laying	94569	<i>Classify as Floor Covering – not ceramic or stone</i>
Ceiling or Wall Installation – Metal	91436	
Ceramic Tile Installation	99746	<i>Classify as Tile/Stone/Marble</i>
Communication/Computer Cabling – residential & commercial	91551	
Concrete	91560	
Concrete Block Laying	97447	<i>Classify as Masonry</i>
Countertops – Marble, Granite, Stone Concrete Installation	99746	<i>Classify as Tile/Stone/Marble</i>
Decks & Porches	91340	<i>Classify as Carpentry Remodeling</i>
Driveway, Parking Area or Sidewalk – Paving or Repaving	92215	
Dry Wall or Wallboard Installation – residential & commercial	92338	
Electrical – Wiring in residential & commercial buildings	92478	
Fence Installation – wood or metal	94276	
Fiber Optic Cable Installation	91551	<i>Classify as Communication Cabling</i>
Flatwork – ground supported concrete work	92215	<i>Classify as Driveways, Parking Area, or Sidewalk (no foundations)</i>
Floor Covering	94569	<i>Classify as Carpentry Interior 91341 if hardwood floor work only</i>
Fresco Painting and Murals	98304/5	<i>Classify as Painting Exterior or Interior</i>
Furniture & Fixtures Installation – commercial	95124	
General Contractors – New residential & commercial buildings	91342	<i>Classify as Carpentry New Construction</i>
General Contractors – Remodeling residential & commercial	91340	<i>Classify as Carpentry Remodeling</i>
Handyperson	95625	
Hardwood Flooring Installation/Refinishing (no retail)	91341	<i>Classify as Carpentry Interior</i>
Heating or Combined Heating & Air Conditioning Systems	95647	
Home Theater Installation & Maintenance	91551	<i>Classify as Communication Cabling</i>
House Furnishings Installation – rugs, drapery, window shades	96053	
Housecleaning	96816	<i>Classify as Janitorial</i>
Interior Decorators – décor consultants residential/commercial	96611	
Janitorial – residential & commercial	96816	

Classification	Code	Comments
Landscape Gardening	97047	
Lawn Care (mow, blow, go)	97050	
Lawn Seeding and Sodding Services	97047	<i>Classify as Landscape</i>
Lighting Installation – commercial & residential	92478	<i>Classify as Electrical</i>
Lighting Maintenance Bulb Replacement & Cleaning	96816	<i>Classify as Janitorial</i>
Linoleum Flooring Installation	94569	<i>Classify as Floor Covering – not ceramic or stone</i>
Mantel Construction and Installation – Masonry	97447	<i>Classify as Masonry</i>
Mantel Construction and Installation – Wood	91341	<i>Classify as Carpentry Interior</i>
Masonry, Brick and Stone Setting	97447	
Metal Ceiling, Stud or Wall Covering Installation	91436	<i>Classify as Ceiling or wall installation – metal</i>
Metal Pole Buildings – Garages/Barns/Sheds	98884	<i>Classify as Sheet Metal</i>
Mosaic Work- Interior	99746	<i>Classify as Tile/Marble/Stone</i>
Office Cleaning Service	96816	<i>Classify as Janitorial</i>
Office Machines Installation, Inspection or Repair	98111	
Office Systems Installation (cubicles, reception desk, etc.)	95124	<i>Classify as Furniture & Fixtures Installation</i>
Organizing Consultants – Home & Garage	96611	<i>Classify as Interior Decorating</i>
Painting Exterior Buildings 3 stories or less	98304	<i>Use highest rated Class if doing both Exterior & Interior</i>
Painting Interior Building or Structures	98305	
Paperhanging – residential and commercial	98344	
Plastering – Interior only	98449	
Plumbing – Commercial	98482	<i>Use highest rated Class if doing both commercial and residential</i>
Plumbing – Residential	98483	
Refrigerator, Stove, Washing Machine Service or Repair	91155	<i>Classify as Appliances and Accessories Household</i>
Remodeling – residential & commercial	91389	<i>Classify as Carpentry Remodeling</i>
Remodeling – Kitchen & Bathroom	91340	<i>Classify as Carpentry Remodeling</i>
Septic Tank Cleaning	98805	
Sewer and Drain Cleaning	98483	<i>Classify as Plumbing</i>
Sewing Machine Repair	91155	<i>Classify as Appliance Household</i>
Sheet Metal Work – Outside	98884	
Sound Equipment Installation	91551	<i>Classify as Communication Cabling</i>
Stonework – Interior & Exterior	97447	<i>Classify as Masonry</i>
Taping & Finishing Drywall	92338	<i>Classify as Drywall</i>
Telephone Equipment Installation	91551	<i>Classify as Communication Cabling</i>
Tile/Stone/Marble – Interior Work	99746	
Wallpaper Hanging & Removing – commercial & residential	98344	<i>Classify as Paperhanging</i>
Water Heater Installation	98483	<i>Classify as Plumbing</i>
Window Cleaning – under 3 stories	99975	
Window Treatment including Blinds & Drapery Installation	96053	<i>Classify as House Furnishings</i>
Wood Floor Installation and Refinishing	91341	<i>Classify as Carpentry Interior</i>
Woodworking – Cabinet Building & Installation	91341	<i>Classify as Carpentry Interior – no furniture making</i>

Classes listed above are not available in all states