



Eligible Business Classes

Advertising Sign Companies* - including products and/or completed operations

Air Conditioning Systems or Equipment* - dealers or distributors and installation, servicing or repair

Alarms And Alarm Systems* - Installation, Servicing Or Repair

Appliances And Accessories Installation, Servicing Or Repair - Household

Carpentry* - construction of residential property not exceeding three stories in height

Carpentry - interior

Carpentry* - NOC

Carpentry* - shop only

Carpet, Rug, Furniture or Upholstery Cleaning - on customers premises - including products and/or completed operations

Ceiling or Wall Installation - Metal

Chimney Cleaning* - including Products and Completed Ops

Cleaning - Outside Surfaces of Buildings - including Products and/or Completed Operations

Communication Equipment Installation* - industrial or commercial

Concrete Construction*

Contractors* - subcontracted work in connection with building construction, reconstruction, repair or erection - one or two family dwellings

Contractors* - subcontracted work - in connection with construction, reconstruction, repair or erection of buildings

Debris Removal - construction site

Door, Window or Assembled Millwork - installation - metal

Driveway, Parking Area or Sidewalk* - paving or repaving

Drywall or Wallboard - installation

Electrical Work - within building

Excavation*

Fence Erection Contractors

Remodeling Contractor* - additional classification information is available in the AERO Rating Contractors GL Application

Floor Covering Installation - not ceramic tile or stone

Floor Waxing* - including products and/or completed operations

Furniture or Fixtures* - installation in offices or stores - portable - metal or wood

Garbage, Ash or Refuse Collecting* - including Products and/ or Completed Operations

Grading of Land*

General Contractors Program*

Handyperson

Heating or Combined Heating and Air Conditioning Systems or Equipment* - dealers or distributors and installation, servicing or repair

House Furnishings Installation

Insulation Work - plastic

Insulation Work - organic or plastic in solid state

Insulation Work - mineral

Interior Decorators*

Janitorial Services - including products and/or completed operations

Landscape Gardening - including products and/or completed operations

Lawn Care Services - including products and/or completed operations

Logging and Lumbering* - including products and/or completed operations

Masonry

Metal Erection* - decorative or artistic

Office Machines or Appliances- installation, inspection, adjustment or repair* - including Products and/or Completed Operations

Painting - exterior - buildings or structures - three stories or less in height

Painting - interior - building or structures

Painting* - shop only

Paperhanging

Plastering or Stucco Work*

Plumbing* - commercial and industrial

Plumbing - residential or domestic

Roofing* - commercial

Roofing - residential

Septic Tank Systems* - cleaning

Septic Tank Systems* - installation, servicing or repair

Sheet Metal Work* - outside

Siding Installation

Sign Erection, Installation or Repair*

Sign Painting or Lettering* - on buildings or structures

Solar Energy Contractors*

Street Cleaning* - including Products or Completed Operations

Swimming Pool Servicing* - including products completed operations

Television or Radio Receiving Set* - installation or repair

Tile, Stone, Marble, Mosaic or Terrazzo Work - interior construction

Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating

Truckers*

Upholstery* - shop only

Warehouses* - including products or completed operations

Window Cleaning*

* Unavailable in CA and CO

Range of Limits

Occurrence Limit: \$100,000 - 1,000,000

Aggregate Limit: \$100,000 - 2,000,000

Aggregate Limit either matches the Occurrence Limit or is double the value.

Your limits [Ⓞ]

General liability limit

\$100,000	\$300,000	\$500,000	\$1,000,000
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Aggregate limit

\$500,000	\$1,000,000
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[Build coverage](#)

Self Insured Retention

\$1,000 for most business classes.

There are 3 business classes out of 70 that have a retention of \$2,000

- Carpentry - Construction of residential property not exceeding three stories in height
- Roofing - Commercial
- Roofing - Residential



Eligible Loss History

No losses over \$5,000 in the last 3 years



Prior Insurance Not Required

True



New Businesses Acceptable

True



Carrier Financial Stability

This document outlines in general terms the coverages that may be afforded under policies issued. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance companies available to Aero. Coverage may not be available

in all states or to all businesses. Possession of the materials by a licensed insurance producer or other person(s) does not indicate that such producer or other person(s) is an authorized agent of Aero. All information and representations herein are as of June 2021.

American Builders Insurance Company Risk Retention Group, Inc maintains an A rating with Demotech, Inc.