WORKERS' COMPENSATION FOR RESTORATION CONTRACTORS

ELIGIBLE CLASS CODES

Class Code	Description
9014	Restoration (NCCI) – Janitorial Building Operations by Contractor
9012	Restoration (NCCI) – Building Operations by Owner, Lessee or Real-Estate Management Firm
971	Restoration (PA, DE) – Janitorial Building Operations by Contractor
9030	Restoration (NY) – Janitorial Building Operations by Contractor
2584	Restoration (NCCI) – Carpet, Rug or Upholstery Cleaning Operations
2589	Restoration (NCCI) – Dry Cleaning Operations
142	Restoration (PA, DE) – Carpet, Rug or Upholstery Cleaning Operations
2585	Restoration (MI, NJ) – Carpet, Rug or Upholstery Cleaning Operations
2590	Restoration (NY) – Carpet, Rug or Upholstery Cleaning Operations
2583	Restoration (TX) – Carpet, Rug or Upholstery Cleaning Operations

HIGHLIGHTS

- Exclusive and limited distribution carriers
- Direct access to carrier programs, rating & pricing through your local RT Specialty WC broker or underwriter
- Monthly self-reporting plus additional payment plans (options vary by state)
- · Multi-location / multi-state risks are eligible
- New ventures reviewed on an account-byaccount basis
- Mold remediation up to 50% of total payroll

INELIGIBLE RISKS

- Asbestos Operations (unless 100% subcontracted out)
- Lead Abatement
- Crime Scene Clean Up
- · Use of Hazardous Chemicals
- Non-Licensed Contractors

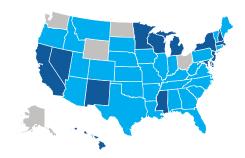
SUBMISSION REQUIREMENTS

- ACORD 130 Application
- Restoration Contractor WC Supplemental Application
- Experience Modification Worksheet
- Loss Runs for Current Year and 3 Years Prior
- 3 Years Premium and Payroll History

STATES AVAILABLE

Nationwide except AK, ND, OH, WA, WY (in addition to open market distribution)

Exclusive Carrier for AL, AR, AZ, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MT, NC, NE, NH, NJ, NV, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV



CONTACT

For more information, please contact your local RT Specialty WC broker or underwriter.

RTSPECIALTY.COM

The description of this program is only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same.

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