

Exposures Outside of ICW Group's Risk Appetite

- Aerial Crop Dusting
- Group Transportation (5 or more employees in one vehicle) – unless this is an agriculture risk, and they transport employees between farms of less than 10 miles.
- Sales and clerical class codes greater than 80% of total payroll (51% or more in IQ)
- All contractors require at least 3 years in business and 3 years of consecutive work comp coverage in order to be quoted/bound.
- Any operation in which mold or asbestos removal is performed.
- Fire/water/mold remediation
- Framing contractors (exterior wood framing of load bearing walls)
- Depth exposures greater than 6 feet where employees are entering the trench.
- Height exposures above 30 feet (can accept incidental exposure of no more than 5% of operations between 31-45 feet)
- “Hard” demolition work – moving or wrecking of buildings or structures.
- Construction or installation of floor joists, subflooring, roof raters, trusses, roof sheathing, wood bridges, wood silos, wood water tanks
- Roofing contractors
- Installation, cleaning or repairing rain gutters.
- Construction or maintenance of tunnels or subways greater than 50 feet in length
- Insured hires or uses “day laborers.”
- Work on “pitched” roof tops.
- Solar installation on roofs
- For masonry – any brick/tuck pointing work, any demolition work, building of sound walls, work on rooftops or chimneys.
- For electrical – work on rooftops (except flat rooftops accessed within buildings)
- For HVAC – installs/repairs cornices, flashings, gutters, chimneys, or metal roofing systems. Use helicopters in operations (unless sub-contracted)
- For concrete flat work – does foundation repair work (not new installation)
- For painting contractors – work on roofs, oil/gasoline storage tanks, chimney sweeping, lead abatement, aircraft, or graffiti clean-up.
- For grading, excavation, road construction – any work on “active” roads/highways
- Any cannabis operations
- Gentlemen’s clubs, Night clubs, Hookah bars or lounges
- Driving operations of greater than 500 miles one way
- Any manufacturing, hauling, or handling of explosive or hazardous materials.
- Manual securing/tarpping of loads where employees climb on vehicles.
- Flea Markets
- Any insured who employees armed security guards.
- Junk removal services (i.e., removes furniture, tires, electronics, appliances, and other large items)
- Window washing and pressure washing above ground level.
- Care and treatment of mentally ill individuals (schizophrenia or personality disorders)
- For trucking or parcel delivery, the use of sub-contractors or owner-operators