# Handyperson, Remodeler and General Contractor

## What type of services are offered, and how are they typically classified?

Western World specializes in general and excess liability coverage for handypersons, remodelers, and general contractors (GC). The summary below helps identify the most suitable category for each type of risk.

| Class Code | Handypersons (95625) Including Subcontractor Class(es) | Remodelers (W4001 and W4002) Including Subcontractor Class(es) | General Contractors (91580) Including Subcontractor Class(es) |
|---|---|---|---|
| **Type of Project** | Typically, small residential projects not involving a license for any particular trade. | Residential or commercial repair/remodel projects.<br>Licensed contractor, if required by state. | Residential or commercial projects which may involve both new and repair/remodel construction. More typically ground up construction.<br>Licensed GC if required by state. |
| **Employees and Subcontractors** | Typically, not more than two employees in addition to the owner(s).<br>Minimal use of subcontractors. | Typically, more than two employees, including the owner(s) unless the majority of operations are subcontracted out to others. | Typically, clerical and owner(s) since operations are generally 100% subcontracted out to others.<br>GC can range from no subcontractors to 100% subcontractors. |
| **Project Size in Revenues** | $1,500 or less per project. | Greater than $1,500 per project. | Greater than $1,500 per project. GC revenues tend to be much higher than this lower threshold. |
| **New Construction** | Typically, none. | None other than additions to existing dwellings. | Yes. |
| **Residential Work** | Yes. | Yes. | Yes, except for South Carolina. |
| **Commercial Work** | Not typically. Must be referred for approval. | Yes. Must refer any work other than apartment, retail and office. | Yes, must be referred if not within authority. |
| **Roofing** | Incidental patching in conjunction with non-roofing work performed at same premises. | Yes, in conjunction with repair/remodel work. Must be separately classified and premium charged or part of subcontracted operations as an insured subcontractor. | Yes, either separately classified or part of subcontracted operations. |

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