



General Declines

- ✗ Multi-state operations
- ✗ Risks located **outside** of the following states: AZ, CA, CO, CT, GA, IA, IL, IN, KS, LA, MD, MI, NC, NE, NJ, OK, OR, PA, SC, TN, TX, UT, WI
- ✗ Risks that generate over \$25,000 in WC premium

Contractors

- ✗ **GCs**
- ✗ Risks with substantial 1099/subcontractor exposure (50%+)
- ✗ Roofing contractors
- ✗ Contractors working on new construction of apartments or condos (over 6 units)
- ✗ Work done 40+feet above the ground
- ✗ Work done 10+ feet below ground
- ✗ Remediation services
- ✗ Solar installation
- ✗ Demolition services

Bars

- ✗ Cover charged at least 1 night a week
- ✗ Nightclubs

Convenience Stores

- ✗ More than 90% of sales are from gas
- ✗ No restriction on hours of operation, but there will be a debit for 24 hour ops
- ✗ Convenience stores in risk state GA (effective 1.20.22)

Landscaping/ Tree services

- ✗ Work over 40 feet
- ✗ Businesses where spraying of bushes/lawns with pesticides, herbicides, fertilizers generate gross sales >20%
- ✗ Logging
- ✗ Abatement

Cleaning/Janitorial

- ✗ Above ground level cleaning services
- ✗ Swimming pool cleaning
- ✗ Window washing
- ✗ Hazardous spill cleanup/work with hazardous materials
- ✗ Asbestos removal
- ✗ Pollution abatement

Electricians

- ✗ Repair/install/service of burglar alarm systems, automatic fire extinguishing systems, elevators, or escalators

Retail Stores

- ✗ Heavy equipment sales/rentals (ex: heavy machinery, forklifts, construction equipment, etc.)
- ✗ Janitorial supplies
- ✗ Wood products
- ✗ Marijuana, tobacco products, or vape stores
- ✗ Firearms/ammunitions stores