CopperPoint Insurance Companies

COPPERPOINT • ALASKA NATIONAL

Appetite Guide

Industry Vertical
Construction

OPERATION DESCRIPTION	WORK COMP	PACKAGE INCL. UMB	AUTO
Air conditioning installation, servicing, or repair	✓	✓	✓
Cable installation (underground)	✓	✓	✓
Carpentry	✓	✓	✓
Communication equipment installation - industrial or commercial	✓	✓	✓
Concrete construction	✓	✓	✓
Conduit construction	✓	✓	✓
Door, window, or assembled millwork installation	✓	✓	✓
Drywall installation	✓	✓	✓
Electrical apparatus installation, servicing, or repair (commercial, not high voltage)	✓	✓	✓
Electrical work (within buildings)	✓	✓	✓
Excavation	✓	✓	✓
Fence installation	✓	✓	✓
Floor covering installation	✓	✓	✓
Furniture or fixture installation (commercial)	✓	✓	✓
General contractors	–	✓	✓
Grading of land/site preparation	✓	✓	✓
HVAC	✓	✓	✓
Insulation work	–	✓	✓
Irrigation or drainage system construction	✓	✓	✓
Machinery or equipment installation	✓	✓	✓
Masonry	✓	✓	✓
Metal erection (nonstructural)	✓	✓	✓
Painting	✓	✓	✓
Paving of sidewalks, driveways, parking lots	✓	✓	✓
Plastering or stucco work	✓	✓	✓
Plumbing	✓	✓	✓
Septic tank installation, servicing, or repair	✓	✓	✓
Sewer mains or connections construction	✓	✓	✓
Sheet metal work	✓	✓	✓
Street or road construction and paving	✓	✓	✓
Swimming pools installation servicing, or repair	✓	✓	✓
Tile and stone work (interior)	✓	✓	✓
Water well drilling	✓	✓	✓
Waterproofing	✓	–	–

Residential construction:

- General contractors and subcontractors performing new construction of multi-family housing including tract housing, HOAs/COAs, townhomes, and condos are out-of-appetite.
- General contractors and subcontractors performing service and subcontracting work for individual owners of single-family (new/existing) or multifamily (existing only) residences are generally within appetite.
- Apartment construction (other than plumbing work) is generally within appetite.

Contact your underwriter to discuss specific operations.

✓ Core operational appetite; subject to risk-specific characteristics

– Limited or no operational appetite; please discuss with your underwriter

This information is provided as a general overview. Actual coverage and services may vary and is subject to policy language as issued. Coverage is underwritten by CopperPoint Insurance Company, or one of its wholly-owned insurance companies, and is limited to the states where licensed. California policies are underwritten by Pacific Compensation Insurance Company and Alaska National Insurance Company. © 2025 CopperPoint Mutual Insurance Holding Co. All Rights Reserved.