

**PWIB**

An ISG Company

A Trusted Partner in Your Success



[www.insurancespecialtygroup.com](http://www.insurancespecialtygroup.com)

## A Trusted Partner In Your Success

### Excluded Operations:

- 24-Hour Operations
- Aggregate Policies
- Amusement Parks, Carnivals and Circuses
- Auto Repair and Service - payroll under \$250,000
- Aviation Exposures
- Blasting Operations
- Boiler Installation, Boilermakers
- Casual or Day Labor
- Check Cashing or Easy Loan Offices
- Cofferdams – Construction and Maintenance
- Construction Risks – Builders, Carpenters, Roofers, Steel Erection, etc.
- Day Care Centers
- Electroplating
- Employee Leasing Firms and Temporary Employment Agencies
- Exhibition Halls, Convention Halls, Casinos
- Farming
- Federal Acts such as USL&H, Maritime, etc.
- Foundries
- Hospitals
- Laboratories
- Labor Unions
- Landscaping
- Logging, Sawmills
- Manufacturing, handling or transportation of hazardous materials (i.e., chemicals, explosives, fireworks, etc.)
- Martial Arts
- Mining or Quarry Operations
- Mobile Home Dealers/Installation
- Municipalities
- Newspaper Publishing, Radio or TV Broadcasting, Magazine Companies
- Nuclear Risks
- Nursing Homes/Home Health Care
- Occupational Disease
- Oil and Gas Drilling, Refining, Production, or Manufacturing
- Oil or Gas Operators/Pipeline Construction or Drilling
- Paper Contractors or contractors with more than 30% subcontracted work
- Pawn Shops
- Pizza Delivery or Fast Food Delivery
- Police, Firefighter or Ambulance Services Exposures
- Professional Sports Teams and/or Professional Athletes
- Public Entities - greater than 200,000 population
- Railroad Classes
- Railroad Construction or Operations
- Risks Whose Operations Expose Employees to Dioxin or Polychlorinated Biphenyl (PCBs)
- Scaffolds – Manufacture, Erection, Rental or Repair
- Security or Guard Firms
- Sewer or Water Main Construction
- Shoring, Underpinning, or Moving of Buildings or Scaffold
- Slaughter Houses
- Sub-Aqueous Operations
- Tree Trimming
- Trucking
- Tower, Steeple and Chimney Shaft Work
- Tunneling
- Veterinary
- War Risks
- Work at depths below 6 feet (residential foundations and swimming pools are acceptable)
- Work at heights exceeding 15 feet (one story)
- Work involving asbestos, lead abatement
- Wrecking or Demolition