

EverPeak Workers' Compensation Product Overview and Appetite Guide

About EverPeak Workers' Compensation

EverPeak Workers' Compensation is specifically designed to meet the needs of growing businesses today and into the future. These are our general guidelines, for state specific guidelines see our [Florida](#), [Michigan](#) and [Pennsylvania](#) guides.

To view this full screen [click here](#), to view our user appetite checker log into the [Attune portal](#).

Workers' Compensation Overview

- Available in Alabama, Arizona, Arkansas, [Florida](#), Georgia, Illinois, Indiana, Maryland, [Michigan](#), Mississippi, Missouri, North Carolina, Oklahoma, [Pennsylvania](#), South Carolina, Tennessee, and Virginia.
- Minimum premium is state and class dependent.
- Maximum eligible premium of \$100,000 (inclusive of taxes) for hazard groups A-D, and \$25,000 (inclusive of taxes) for hazard groups E-F.
- Applicants with no prior coverage are eligible and could be subject to providing a no loss statement.
- Employers Liability limits of \$100,000/\$500,000/\$100,000. Increased Employers Liability Limits are available as follows: \$500,000/\$500,000/\$500,000 or \$1,000,000/\$1,000,000/\$1,000,000.
- Risk with a bankruptcy that was discharged is eligible.

Prohibited Classes/Operations:

The following classes of business, operations or exposures are prohibited and cannot be considered for coverage under any circumstances.

- Staffing companies, day labor and temp agencies
- Blasting
- Athletic sports
- Aviation
- Mining
- Logging and above ground tree trimming
- High hazard manufacturing
- Roofing contractors or roofing-adjacent work, including any outdoor work over 2 stories (e.g., holiday light installation)
- Trucking and freight forwarding
- Motorcycle repair, sales and related entities
- Occupational disease exposures

Coverage Restrictions:

- USL&H and other Federal Coverages (FELA, etc.)
- PEOs or accounts whose coverage was through a PEO at any point within the previous year (unless the customer has their own Risk ID separate from the PEO they are leaving)
- Businesses with any operations in Cook County, Illinois are ineligible

EverPeak WC - Eligible Class Codes Guide : EverPeak WC - National - Eligible Class Codes

EverPeak Workers Compensation - Eligible Class Code:
NATIONAL
 See Underwriting Guidelines above for appetite information, prohibited operations, and product information. Does not apply to Florida or Pennsylvania

NCCI Code	Class Description	Hazard Group	Sustainability Level
0005	Farm-Nursery Employees & Drivers Farm-Sod & Drivers Farm-Tree Planting-Reforestation & Drivers	C	Foundational
0016	Farm-Orchard Or Grove & Drivers Farm-Orchard-All Employees Turpentine Farm & Drivers.	E	Foundational
0017	Farm-Gardening-Market Or Truck And Vineyards-All Employees	D	Foundational
0034	Farm-Apiary & Drivers Farm-Egg Or Poultry Producer & Drivers	D	Foundational
0035	Farm-Florist & Drivers	D	Foundational
0036	Farm-Dairy & Drivers Farm-Dairy-All Employees	C	Foundational
0042	Landscape Gardening & Drivers. Street Or Road Construction-Beautification Work & Drivers	D	Foundational
0251	Irrigation Works Operation & Drivers.	D	Foundational
0401	Cotton Gin Operation & Local Managers, Drivers	F	Frontier
0917	Pet Sitting Services & Drivers Residential Cleaning Services By Contractor-Inside	B	Foundational Plus
0918	Domestic Service Workers-Inside-Physical Assistance- Consumer-Directed Programs	D	Foundational
1430	Lead Manufacturing & Drivers. Smelting, Sintering, Or Refining-Lead & Drivers Smelting, Sintering, Or Refining-Lead Manufacturing & Drivers	E	Foundational
1463	Asphalt Works Operated By Paving Contractors-Permanent Location & Drivers Coal Billet Or Briquet Manufacturing & Drivers	G	Frontier
1472	Alcohol Manufacturing-Wood & Drivers Charcoal Manufacturing & Drivers. Coke Manufacturing & Drivers Creosote Manufacturing & Drivers. Distillation-Wood & Drivers.	E	Foundational
1473	Turpentine Or Resin Manufacturing-Steam Or Non-Destructive Process & Drivers	E	Foundational
1604	Quarry-Dimension Stone & Drivers	E	Foundational
1655	Lime Manufacturino-Quarry-Surface-& Drivers	E	Foundational

EverPeak WC - National - Eligible Class Codes

Frequently Asked Questions

Who is the carrier?

Builders Insurance Group. With over 30 years of experience, the [Builders Insurance Group](#) administers coverage to more than 12,000 policyholders and is rated "A (Excellent)" by A.M. Best Company.

How is Workers' Compensation billed?

Attune will send an invoice directly to the insured's email address. Our invoices are billed upon bind and due 5 days after the effective date. The insured will also receive information on how to enroll in auto pay via email.

Attune offers the below payment plans:

- 100% Down (Annual Pay)
- 25% Down + 9 Equal Installments
- 10% Down + 9 Equal Installments

How will endorsements be handled?

All endorsements requests can be submitted through our [Help Center Form](#). We will soon have self service endorsements available within the portal.

Are there any credits available?

- A 5% Drug Free Workplace Credit may be available and would be applied subject to verification by Attune.
- The verification process will require the collecting of the completed and signed form, please email to help@attuneinsurance.com.

How can my client report a Workers' Compensation claim?

All claims should be reported to Builders Insurance Group as soon after the loss as possible.

- Telephone: (800) 883-9305
- Online: [here](#)

You can also call the 24/7 hotline to report a claim. First, dial the tollfree number at 800.883.9305. Select "2" to access the Claims Department, and then select "2" again to reach the 24/7 claims reporting team.

How are Workers' Compensation policies audited?

All policies are subject to a Premium audit. These requests will be mailed to the insured directly. They will need to be completed and sent back via email to audits@bldrs.com.