

## CONSTRUCTION CLASS DEFINITIONS

1. Frame (Class 1): Buildings where the exterior walls are wood or other combustible materials, including construction where combustible materials are combined with other materials (such as brick veneer, stone veneer, wood iron-clad, stucco on wood).
2. Joisted Masonry (Class 2): Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and where the floors and roof are combustible (disregarding floors resting directly on the ground).
3. Non-Combustible (Class 3): Buildings where the exterior walls, floors and roof are constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
4. Masonry Non-Combustible (Class 4): Buildings where the exterior walls are constructed of masonry materials, as described in Joisted Masonry above, with the floors and roof of metal or other non-combustible materials.
5. Modified Fire Resistive (Class 5): Buildings where the exterior walls, floors and roof are constructed of masonry or fire resistive materials with a fire resistance rating of one hour or more but less than two hours.
6. Fire Resistive (Class 6): Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two hours.

Note: Definitions obtained from ISO Commercial Risk Services, Inc.  
Commercial Lines Manual