



Craft 12 / Contractors Package Rates

Air Conditioning & Heating

Property coverages include a \$1,000 limit on the following coverages:

- Account Receivable
- Credit Card, Forgery & Counterfeit Money
- Business Property on Premises
- Business Property away from Premises
- Debris Removal
- Employee Dishonesty
- Money & Securities
- Property of Others
- Tools & Equipment off Premises
- Valuable Papers

SF-4 Special Form includes Theft - \$250 Deductible

Liability coverages include:

- Broad Form Commercial General Liability (LS-6)
- Liability coverage on & off premises (Based on \$20,000 payroll)
- Completed Operations coverage (Based on receipts up to \$86,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-18 Woodstove Installation/Service/Repair Exclusion applies
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 37003

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000	\$697.75.....	\$25.00
\$300,000 / \$1,000,000	\$899.75.....	\$34.00
\$500,000 / \$1,000,000	\$1,043.75.....	\$39.00
\$1,000,000 / \$2,000,000	\$1,231.75.....	\$47.00

Premiums may vary due to total payroll & actual receipts.

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 Policy subject to audit of payroll & gross receipts.

Quote based on:

- One owner operation
- No employees
- Receipts exceeding \$86,000 refer to company



Operations EXCLUSION (For Use With Forms LS-5 and LS-6)

Refer to the Supplemental Declarations if information is not shown on this form.
The exclusion under this endorsement is subject to the *terms* contained in the General Liability Coverage.

WHAT WE DO NOT PAY FOR

The following exclusion is added to the EXCLUSIONS shown in the General Liability Coverage.

*We do not pay for **bodily injury and property damage** arising out of the operation(s) described below.*

Description of Operation(s) Excluded:

The installation, servicing, maintenance, or repair of any wood burning device located within a structure occupied for living purposes. This exclusion also includes any type of ventilation pipe or chimney associated with the wood burning device.

This exclusion does not apply to outdoor wood furnaces or boilers located in or around any other structure on the property.