



# Craft 12

## Small Artisan Contractor Program

### Quick Reference Overview

#### Additional Charges for Higher Limits of the Basic Property Coverages

Accounts Receivable .....	\$2 per \$1,000
Business Property Off Premises .....	\$5 per \$1,000
Business Property On Premises .....	Submit Quote
Credit Cards, Forgery & Counterfeit .....	\$2 per \$1,000
Debris Removal .....	\$10 per \$1,000
Employee Dishonesty .....	\$3 per \$1,000
Money & Securities .....	\$5 per \$1,000
Property of Other, CC & C .....	\$5 per \$1,000
Tools & Equipment .....	See DMIC MR-79
Valuable Papers .....	\$8 per \$1,000

#### Inland Marine Coverages with \$250 Deductible

##### Computer Equipment (RC)

- MR-61A
- \$5 per \$1,000

##### Contractors Equipment Floater (ACV)

- MR-72
- Includes heavy, less portable equipment
- \$11 per \$1,000

##### Tools & Equipment Floater (ACV)

- DMIC MR-79
- Includes light, more portable equipment
- \$15 per \$1,000

##### Installation Floater (ACV)

- MR-76 No Theft
- \$6 per \$1,000
- MR-52 Including Theft
- \$16 per \$1,000

#### Snowplowing Completed Operations

\$100,000 • \$67 per policy	\$500,000 • \$105 per policy
\$300,000 • \$89 per policy	\$1,000,000 • \$127 per policy

Snowplowing Liability provides Completed Operations coverage for Small Commercial and Residential Plowing. It does not cover BI or PD while operating Motor Vehicle to plow.

#### Explosion, Collapse and/or Underground Property Damage (LS-26)

##### Underground Coverage

- \$100,000 • Included
- \$300,000 • Included
- \$500,000 • Included
- \$1,000,000 • Included

##### Collapse Coverage

- \$100,000 • \$19 per policy
- \$300,000 • \$22 per policy
- \$500,000 • \$24 per policy
- \$1,000,000 • \$28 per policy

##### Explosion Coverage

- \$100,000 • \$19 per policy
- \$300,000 • \$22 per policy
- \$500,000 • \$24 per policy
- \$1,000,000 • \$28 per policy

#### Hired or Non-Owned Automobile Coverage (LS-50A)

\$100,000 • \$49 per policy	\$500,000 • \$72 per policy
\$300,000 • \$61 per policy	\$1,000,000 • \$87 per policy

#### Eligibility

##### Employees

- Generally 2 or less
- Total of 3 - Including Owners

##### Subcontracting

- No more than 25%

##### General Contractors

- Unacceptable

Rates as of January 2010

# Air Conditioning & Heating

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

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

See attached LS-18



# Appliance Installation/Service/Repair

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 \$23,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-56 Property Damage - \$250 deductible applies
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 37031

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$392.75.....	\$10.00
\$300,000 / \$1,000,000 .....	\$490.75.....	\$14.00
\$500,000 / \$1,000,000 .....	\$564.75.....	\$16.00
\$1,000,000 / \$2,000,000 .....	\$659.75.....	\$19.00

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 \$23,000 refer to company



# Cabinet Maker

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 up to \$100,000 payroll)
- Completed Operations coverage (Based on receipts up to \$92,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 36006

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$363.75.....	\$3.00
\$300,000 / \$1,000,000 .....	\$452.75.....	\$3.00
\$500,000 / \$1,000,000 .....	\$518.75.....	\$4.00
\$1,000,000 / \$2,000,000 .....	\$605.75.....	\$4.00

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 \$92,000 refer to company



# Cable & Communication Installers

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

- Account Receivable
- Employee Dishonesty
- Credit Card, Forgery & Counterfeit Money
- Money & Securities
- Business Property on Premises
- Property of Others
- Business Property away from Premises
- Tools & Equipment off Premises
- Debris Removal
- 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 \$50,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 37015

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$731.75 .....	\$27.00
\$300,000 / \$1,000,000 .....	\$944.75 .....	\$36.00
\$500,000 / \$1,000,000 .....	\$1,095.75 .....	\$42.00
\$1,000,000 / \$2,000,000 .....	\$1,294.75 .....	\$51.00

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 \$50,000 refer to company



# Carpentry - No Roofing

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 \$72,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-78 Certain Roofing Operations Exclusion (5% Liability Credit)
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 36007

## 1 Owner \$20,000 Payroll

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$526.75 .....	\$18.00
\$300,000 / \$1,000,000 .....	\$670.75 .....	\$24.00
\$500,000 / \$1,000,000 .....	\$774.75 .....	\$29.00
\$1,000,000 / \$2,000,000 .....	\$910.75 .....	\$34.00

## 2 Owners \$40,000 Payroll

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$859.75 .....	\$18.00
\$300,000 / \$1,000,000 .....	\$1,116.75 .....	\$24.00
\$500,000 / \$1,000,000 .....	\$1,297.75 .....	\$29.00
\$1,000,000 / \$2,000,000 .....	\$1,536.75 .....	\$34.00

Premiums may vary due to total payroll & actual receipts.

Policy subject to audit of payroll & gross receipts.

Quote based on:

- No employees
- Receipts exceeding \$72,000 refer to company

See attached LS-78



# Carpentry - Roofing 25% or Less

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 \$72,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 36007

## 1 Owner \$20,000 Payroll = Carpentry P) \$15,000 & Roofing P)\$5,000

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$700.75 .....	\$48.00
\$300,000 / \$1,000,000 .....	\$903.75 .....	\$65.00
\$500,000 / \$1,000,000 .....	\$1,048.75 .....	\$76.00
\$1,000,000 / \$2,000,000 .....	\$1,238.75 .....	\$91.00

## 2 Owners \$40,000 Payroll = Carpentry P) \$30,000 & Roofing P)\$10,000

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$1,205.75 .....	\$48.00
\$300,000 / \$1,000,000 .....	\$1,579.75 .....	\$65.00
\$500,000 / \$1,000,000 .....	\$1,840.75 .....	\$76.00
\$1,000,000 / \$2,000,000 .....	\$2,185.75 .....	\$91.00

Premiums may vary due to total payroll & actual receipts.

Policy subject to audit of payroll & gross receipts.

Quote based on:

- No employees
- Receipts exceeding \$72,000 refer to company



# Carpet Installer

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 \$92,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 37054

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$487.75 .....	\$16.00
\$300,000 / \$1,000,000 .....	\$617.75 .....	\$20.00
\$500,000 / \$1,000,000 .....	\$712.75 .....	\$24.00
\$1,000,000 / \$2,000,000 .....	\$836.75 .....	\$28.00

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 \$92,000 refer to company



# Drywall

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 \$114,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 36009

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$413.75 .....	\$12.00
\$300,000 / \$1,000,000 .....	\$519.75 .....	\$16.00
\$500,000 / \$1,000,000 .....	\$597.75 .....	\$18.00
\$1,000,000 / \$2,000,000 .....	\$699.75 .....	\$21.00

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 \$114,000 refer to company



# Electricians

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 \$58,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 36010

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$396.75 .....	\$11.00
\$300,000 / \$1,000,000 .....	\$496.75 .....	\$14.00
\$500,000 / \$1,000,000 .....	\$571.75 .....	\$17.00
\$1,000,000 / \$2,000,000 .....	\$667.75 .....	\$20.00

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 \$58,000 refer to company



# Excavators

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 \$65,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 35022

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$1,930.75 .....	\$88.00
\$300,000 / \$1,000,000 .....	\$2,550.75 .....	\$117.00
\$500,000 / \$1,000,000 .....	\$2,978.75 .....	\$137.00
\$1,000,000 / \$2,000,000 .....	\$3,545.75 .....	\$164.00

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 \$65,000 refer to company



# Fence Erection

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 \$43,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 37019

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$831.75 .....	\$32.00
\$300,000 / \$1,000,000 .....	\$1,078.75 .....	\$43.00
\$500,000 / \$1,000,000 .....	\$1,252.75 .....	\$50.00
\$1,000,000 / \$2,000,000 .....	\$1,482.75 .....	\$60.00

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 \$43,000 refer to company



# Floor Sanding

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 \$114,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 35034

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$413.75 .....	\$11.00
\$300,000 / \$1,000,000 .....	\$519.75 .....	\$15.00
\$500,000 / \$1,000,000 .....	\$597.75 .....	\$17.00
\$1,000,000 / \$2,000,000 .....	\$699.75 .....	\$21.00

Premiums may vary due to total payroll & actual receipts.

•  
Policy subject to audit of payroll & gross receipts.

Quote based on:

- One owner operation
- No employees
- Receipts exceeding \$114,000 refer to company



# Interior Decorator

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 \$96,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 36016

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$413.75 .....	\$11.00
\$300,000 / \$1,000,000 .....	\$519.75 .....	\$15.00
\$500,000 / \$1,000,000 .....	\$597.75 .....	\$17.00
\$1,000,000 / \$2,000,000 .....	\$699.75 .....	\$21.00

Premiums may vary due to total payroll & actual receipts.

•  
Policy subject to audit of payroll & gross receipts.

Quote based on:

- One owner operation
- No employees
- Receipts exceeding \$96,000 refer to company



# Janitorial Services

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

- Account Receivable
- Employee Dishonesty
- Credit Card, Forgery & Counterfeit Money
- Money & Securities
- Business Property on Premises
- Property of Others
- Business Property away from Premises
- Tools & Equipment off Premises
- Debris Removal
- 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 \$104,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-18 Floor Waxing Completed Operations Exclusion may apply
- LS-26 Underground coverage
- LS-56 Property Damage - \$250 deductible applies
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 36018

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$408.75 .....	\$12.00
\$300,000 / \$1,000,000 .....	\$513.75 .....	\$16.00
\$500,000 / \$1,000,000 .....	\$590.75 .....	\$18.00
\$1,000,000 / \$2,000,000 .....	\$691.75 .....	\$21.00

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 \$104,000 refer to company



# Landscaper

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 (Included regardless of receipts)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 40021

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$458.75 .....	\$18.00
\$300,000 / \$1,000,000 .....	\$589.75 .....	\$23.00
\$500,000 / \$1,000,000 .....	\$679.75 .....	\$27.00
\$1,000,000 / \$2,000,000 .....	\$800.75 .....	\$32.00

Premiums may vary due to total payroll & actual receipts.

•

Policy subject to audit of payroll & gross receipts.

Quote based on:

- One owner operation
- No employees



# Mason

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 \$355,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 36020

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$527.75 .....	\$18.00
\$300,000 / \$1,000,000 .....	\$671.75 .....	\$23.00
\$500,000 / \$1,000,000 .....	\$775.75 .....	\$27.00
\$1,000,000 / \$2,000,000 .....	\$912.75 .....	\$32.00

Premiums may vary due to total payroll & actual receipts.

•  
Policy subject to audit of payroll & gross receipts.

Quote based on:

- One owner operation
- No employees
- Receipts exceeding \$355,000 refer to company



# Painting/Decoration/Wallpaper

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 \$294,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 40080

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$463.75 .....	\$14.00
\$300,000 / \$1,000,000 .....	\$586.75 .....	\$19.00
\$500,000 / \$1,000,000 .....	\$676.75 .....	\$22.00
\$1,000,000 / \$2,000,000 .....	\$793.75 .....	\$26.00

Premiums may vary due to total payroll & actual receipts.

•  
Policy subject to audit of payroll & gross receipts.

Quote based on:

- One owner operation
- No employees
- Receipts exceeding \$294,000 refer to company



# Paving/Blacktopping/Sealing

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

- Account Receivable
- Employee Dishonesty
- Credit Card, Forgery & Counterfeit Money
- Money & Securities
- Business Property on Premises
- Property of Others
- Business Property away from Premises
- Tools & Equipment off Premises
- Debris Removal
- 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 \$92,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 37047

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$487.75 .....	\$16.00
\$300,000 / \$1,000,000 .....	\$617.75 .....	\$20.00
\$500,000 / \$1,000,000 .....	\$712.75 .....	\$24.00
\$1,000,000 / \$2,000,000 .....	\$836.75 .....	\$28.00

Premiums may vary due to total payroll & actual receipts.

•  
Policy subject to audit of payroll & gross receipts.

Quote based on:

- One owner operation
- No employees
- Receipts exceeding \$92,000 refer to company



# Pet Grooming

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

- Account Receivable
- Employee Dishonesty
- Credit Card, Forgery & Counterfeit Money
- Money & Securities
- Business Property on Premises
- Property of Others
- Business Property away from Premises
- Tools & Equipment off Premises
- Debris Removal
- 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 \$92,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 37046

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$487.75 .....	\$16.00
\$300,000 / \$1,000,000 .....	\$617.75 .....	\$20.00
\$500,000 / \$1,000,000 .....	\$712.75 .....	\$24.00
\$1,000,000 / \$2,000,000 .....	\$836.75 .....	\$28.00

Premiums may vary due to total payroll & actual receipts.

•  
Policy subject to audit of payroll & gross receipts.

Quote based on:

- One owner operation
- No employees
- Receipts exceeding \$92,000 refer to company



# Photographers

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 up to \$66,500 payroll \$1,000,000)
- Completed Operations coverage (Based on receipts unlimited)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 36023

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$363.75 .....	\$3.00
\$300,000 / \$1,000,000 .....	\$452.75 .....	\$4.00
\$500,000 / \$1,000,000 .....	\$518.75 .....	\$4.00
\$1,000,000 / \$2,000,000 .....	\$605.75 .....	\$5.00

Premiums may vary due to total payroll & actual receipts.

•  
Policy subject to audit of payroll & gross receipts.

Quote based on:

- One owner operation
- No employees
- Based on \$1,000,000



# Plumbing

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 \$30,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 36026

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$557.75 .....	\$19.00
\$300,000 / \$1,000,000 .....	\$711.75 .....	\$25.00
\$500,000 / \$1,000,000 .....	\$822.75 .....	\$29.00
\$1,000,000 / \$2,000,000 .....	\$968.75 .....	\$35.00

Premiums may vary due to total payroll & actual receipts.

•  
Policy subject to audit of payroll & gross receipts.

Quote based on:

- One owner operation
- No employees
- Receipts exceeding \$30,000 refer to company



# Sheetmetal Work

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 \$279,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 35033

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$416.75 .....	\$11.00
\$300,000 / \$1,000,000 .....	\$523.75 .....	\$15.00
\$500,000 / \$1,000,000 .....	\$602.75 .....	\$17.00
\$1,000,000 / \$2,000,000 .....	\$705.75 .....	\$21.00

Premiums may vary due to total payroll & actual receipts.

•  
Policy subject to audit of payroll & gross receipts.

Quote based on:

- One owner operation
- No employees
- Receipts exceeding \$279,000 refer to company



# Siding Contractors - No Roofing

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 \$113,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-78 Certain Roofing Operations Exclusion (5% Liability Credit)
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 36034

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$392.75 .....	\$12.00
\$300,000 / \$1,000,000 .....	\$492.75 .....	\$15.00
\$500,000 / \$1,000,000 .....	\$564.75 .....	\$18.00
\$1,000,000 / \$2,000,000 .....	\$660.75 .....	\$21.00

Premiums may vary due to total payroll & actual receipts.

•

Policy subject to audit of payroll & gross receipts.

Quote based on:

- One owner operation
- No employees
- Receipts exceeding \$113,000 refer to company

See attached LS-78



# Surveyors

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 \$34,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 40057

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$584.75 .....	\$20.00
\$300,000 / \$1,000,000 .....	\$747.75 .....	\$26.00
\$500,000 / \$1,000,000 .....	\$864.75 .....	\$31.00
\$1,000,000 / \$2,000,000 .....	\$1,018.75 .....	\$37.00

Premiums may vary due to total payroll & actual receipts.

•

Policy subject to audit of payroll & gross receipts.

Quote based on:

- One owner operation
- No employees
- Receipts exceeding \$34,000 refer to company



# Tile & Stone

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 \$228,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 37053

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$487.75 .....	\$15.00
\$300,000 / \$1,000,000 .....	\$618.75 .....	\$19.00
\$500,000 / \$1,000,000 .....	\$712.75 .....	\$23.00
\$1,000,000 / \$2,000,000 .....	\$836.75 .....	\$28.00

Premiums may vary due to total payroll & actual receipts.

•

Policy subject to audit of payroll & gross receipts.

Quote based on:

- One owner operation
- No employees
- Receipts exceeding \$228,000 refer to company



# Upholstering

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

- Account Receivable
- Employee Dishonesty
- Credit Card, Forgery & Counterfeit Money
- Money & Securities
- Business Property on Premises
- Property of Others
- Business Property away from Premises
- Tools & Equipment off Premises
- Debris Removal
- 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 up to \$200,000 payroll)
- Completed Operations coverage (Based on receipts up to \$128,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 36032

<u>Liability Limit</u>	<u>Total Policy Premium</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000 .....	\$363.75 .....	\$1.00
\$300,000 / \$1,000,000 .....	\$452.75 .....	\$1.00
\$500,000 / \$1,000,000 .....	\$518.75 .....	\$2.00
\$1,000,000 / \$2,000,000 .....	\$605.75 .....	\$2.00

Premiums may vary due to total payroll & actual receipts.

•  
Policy subject to audit of payroll & gross receipts.

Quote based on:

- One owner operation
- No employees
- Receipts exceeding \$128,000 refer to company

