



Craft 12 / Contractors Package Rates

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.

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 Policy subject to audit of payroll & gross receipts.

Quote based on:

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



EXCLUSION OF CERTAIN ROOFING OPERATIONS

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

WHAT WE DO NOT PAY FOR

The following exclusion is added to the EXCLUSIONS shown in the Liability coverage:
Insurance provided by Coverage L and Coverage N does not apply to *bodily injury* and/or *property damage* or *products/completed operations* liability arising out of *your work* which involves the removal and/or replacement of roof materials.

******* Dryden Mutual Interpretations *******

Intended to Exclude Operations such as:

**Tear Offs and Replacement of existing roofs.
Re-Roofing - Adding a new layer of roofing materials over an old layer.
Roof Repairs to existing roof materials.**

Intended to Include Operations such as:

Construction of New Roof Structures and Application of New Roof materials on New Additions and New Homes.