



**Craft Vendor
Annual Premium Chart**

Rates as of January 2010

Dryden Mutual Insurance Company

12 Ellis Drive • Dryden, New York 13053
607-844-8106 • 800-724-0560 • Fax: 607-257-0312

Craft Vendor

Property coverages include:

- **\$5,000 Contents** coverage / 80% ACV / \$100 Deductible
- **SF-4 Special Form includes Theft**
- SF-133 off premises property coverage \$1,000

Liability coverages include:

- **Basic Liability coverage M & C only (LS-3)**
- Liability coverage on & off premises (Based on payroll up to \$44,000)
- No Products Liability coverage
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- Liability Class Code: 37030

Total Policy Premium By Protection Class

<u>Liability Limit</u>	<u>Semi-Protected</u>	<u>Protected</u>	<u>Highly Protected</u>
\$100,000 / \$300,000	\$245.28	\$229.08	\$215.91
\$300,000 / \$1,000,000	\$267.28	\$251.08	\$237.91
\$500,000 / \$1,000,000	\$283.28	\$267.08	\$253.91
\$1,000,000 / \$2,000,000	\$303.28	\$287.08	\$273.91

Eligible types:

- Floral crafts
- Food products (jams, jellies & other packaged goods)
- Embroidery items
- Wood products
- Collectibles



Craft Vendor

Property coverages include:

- **\$1,000 Contents** coverage / 80% ACV / \$100 Deductible
- **SF-4 Special Form includes Theft**
- SF-133 off premises property coverage \$1,000

Liability coverages include:

- **Basic Liability coverage M & C only (LS-3)**
- Liability coverage on & off premises (Based on payroll up to \$44,000)
- No Products Liability coverage
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- Liability Class Code: 37030

Total Policy Premium By Protection Class

<u>Liability Limit</u>	<u>Semi-Protected</u>	<u>Protected</u>	<u>Highly Protected</u>
\$100,000 / \$300,000	\$122.26	\$118.21	\$116.19
\$300,000 / \$1,000,000	\$144.26	\$140.21	\$138.19
\$500,000 / \$1,000,000	\$160.26	\$156.21	\$154.19
\$1,000,000 / \$2,000,000	\$180.26	\$176.21	\$174.19

Eligible types:

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- Embroidery items
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- Collectibles



Craft Vendor

Property coverages include:

- **\$5,000 Contents** coverage / 80% ACV / \$100 Deductible
- **SF-1 Basic Form Fire, EC & VMM**
- SF-133 off premises property coverage \$1,000

Liability coverages include:

- **Basic Liability coverage M & C only (LS-3)**
- Liability coverage on & off premises (Based on payroll up to \$44,000)
- No Products Liability coverage
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
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Total Policy Premium By Protection Class

<u>Liability Limit</u>	<u>Semi-Protected</u>	<u>Protected</u>	<u>Highly Protected</u>
\$100,000 / \$300,000	\$190.28	\$174.08	\$160.91
\$300,000 / \$1,000,000	\$212.28	\$196.08	\$182.91
\$500,000 / \$1,000,000	\$228.28	\$212.08	\$198.91
\$1,000,000 / \$2,000,000	\$248.28	\$232.08	\$218.91

Eligible types:

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Property coverages include:

- **\$1,000 Contents** coverage / 80% ACV / \$100 Deductible
- **SF-1 Basic Form Fire, EC & VMM**
- SF-133 off premises property coverage \$1,000

Liability coverages include:

- **Basic Liability coverage M & C only (LS-3)**
- Liability coverage on & off premises (Based on payroll up to \$44,000)
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Total Policy Premium By Protection Class

<u>Liability Limit</u>	<u>Semi-Protected</u>	<u>Protected</u>	<u>Highly Protected</u>
\$100,000 / \$300,000	\$107.26	\$103.21	\$101.19
\$300,000 / \$1,000,000	\$129.26	\$125.21	\$123.19
\$500,000 / \$1,000,000	\$145.26	\$141.21	\$139.19
\$1,000,000 / \$2,000,000	\$165.26	\$161.21	\$159.19

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- Collectibles



Craft Vendor

Property coverages include:

- **\$5,000 Contents** coverage / 80% ACV / \$100 Deductible
- **SF-6 Fire Peril Only**
- SF-133 off premises property coverage \$1,000

Liability coverages include:

- **Basic Liability coverage M & C only (LS-3)**
- Liability coverage on & off premises (Based on payroll up to \$44,000)
- No Products Liability coverage
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- Liability Class Code: 37030

Total Policy Premium By Protection Class

<u>Liability Limit</u>	<u>Semi-Protected</u>	<u>Protected</u>	<u>Highly Protected</u>
\$100,000 / \$300,000	\$179.28	\$163.08	\$149.91
\$300,000 / \$1,000,000	\$201.28	\$185.08	\$171.91
\$500,000 / \$1,000,000	\$217.28	\$201.08	\$187.91
\$1,000,000 / \$2,000,000	\$237.28	\$221.08	\$207.91

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- **SF-6 Fire Peril Only**
- SF-133 off premises property coverage \$1,000

Liability coverages include:

- **Basic Liability coverage M & C only (LS-3)**
- Liability coverage on & off premises (Based on payroll up to \$44,000)
- No Products Liability coverage
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- Liability Class Code: 37030

Total Policy Premium By Protection Class

<u>Liability Limit</u>	<u>Semi-Protected</u>	<u>Protected</u>	<u>Highly Protected</u>
\$100,000 / \$300,000	\$97.26	\$93.21	\$91.19
\$300,000 / \$1,000,000	\$119.26	\$115.21	\$113.19
\$500,000 / \$1,000,000	\$135.26	\$131.21	\$129.19
\$1,000,000 / \$2,000,000	\$155.26	\$151.21	\$149.19

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- **\$5,000 Contents** coverage / 80% ACV / \$100 Deductible
- **SF-4 Special Form includes Theft**
- SF-133 off premises property coverage \$1,000

Liability coverages include:

- **Broad Form Commercial General Liability (LS-6)**
- Liability coverage on & off premises (Based on payroll up to \$44,000)
- Products Liability coverage (Based on receipts up to \$50,000)
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- Liability Class Code: 37030

Total Policy Premium By Protection Class

<u>Liability Limit</u>	<u>Semi-Protected</u>	<u>Protected</u>	<u>Highly Protected</u>
\$100,000 / \$300,000	\$348.28	\$332.08	\$318.91
\$300,000 / \$1,000,000	\$384.28	\$368.08	\$354.91
\$500,000 / \$1,000,000	\$415.28	\$399.08	\$385.91
\$1,000,000 / \$2,000,000	\$454.28	\$438.08	\$424.91

Premium may vary due to actual receipts.

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- Products Liability coverage (Based on receipts up to \$50,000)
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
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<u>Liability Limit</u>	<u>Semi-Protected</u>	<u>Protected</u>	<u>Highly Protected</u>
\$100,000 / \$300,000	\$225.26	\$221.21	\$219.19
\$300,000 / \$1,000,000	\$261.26	\$257.21	\$255.19
\$500,000 / \$1,000,000	\$292.26	\$288.21	\$286.19
\$1,000,000 / \$2,000,000	\$331.26	\$327.21	\$325.19

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<u>Liability Limit</u>	<u>Semi-Protected</u>	<u>Protected</u>	<u>Highly Protected</u>
\$100,000 / \$300,000	\$293.28	\$277.08	\$263.91
\$300,000 / \$1,000,000	\$329.28	\$313.08	\$299.91
\$500,000 / \$1,000,000	\$360.28	\$344.08	\$330.91
\$1,000,000 / \$2,000,000	\$399.28	\$383.08	\$369.91

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<u>Liability Limit</u>	<u>Semi-Protected</u>	<u>Protected</u>	<u>Highly Protected</u>
\$100,000 / \$300,000	\$210.26	\$206.21	\$204.19
\$300,000 / \$1,000,000	\$246.26	\$242.21	\$240.19
\$500,000 / \$1,000,000	\$277.26	\$273.21	\$271.19
\$1,000,000 / \$2,000,000	\$316.26	\$312.21	\$310.19

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Total Policy Premium By Protection Class

<u>Liability Limit</u>	<u>Semi-Protected</u>	<u>Protected</u>	<u>Highly Protected</u>
\$100,000 / \$300,000	\$282.28	\$266.08	\$252.91
\$300,000 / \$1,000,000	\$318.28	\$302.08	\$288.91
\$500,000 / \$1,000,000	\$349.28	\$333.08	\$319.91
\$1,000,000 / \$2,000,000	\$388.28	\$372.08	\$358.91

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