



Commercial Fire Program 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

Animal Control Specialists

Coverages include:

- \$1,000 Contents coverage / 80% RC / \$250 Deductible
- SF-4 Special Form includes Theft
- MR-79 Tools & Equipment \$1,000
- Semi-Protected / Frame

Liability coverages include:

- Broad Form Liability (LS-6)
- Liability coverage on & off premises (Based on \$20,000 minimum payroll)
- Completed Operations coverage (Based on receipts up to \$83,000)
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- LS-79 Snow/Ice Removal Exclusion
- Liability Class Code: 37017 Operations
37052 Completed Operations

| <u>Liability Limit</u> | <u>Total Policy Premium</u> |
|---------------------------------|-----------------------------|
| \$100,000 / \$300,000 | \$461.24 |
| \$300,000 / \$1,000,000 | \$585.24 |
| \$500,000 / \$1,000,000 | \$675.24 |
| \$1,000,000 / \$2,000,000 | \$793.24 |

Operations exclusion (LS-18) eliminates coverage related to the application of any pesticides or chemicals in the course of operations. See attached page for exclusion.

See attached LS-18





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:

All Exterminator Operations involving the application of any chemicals or pesticides for any purpose are excluded under Coverage L (Bodily Injury & Property Damage), Coverage M (Medical Payments) & Coverage N (Products & Completed Operations).

Auctioneers

Property coverages include:

- \$1,000 Contents coverage / 80% RC / \$250 Deductible
- SF-4 Special Form includes Theft
- MR-79 Tools & Equipment \$1,000
- Semi-Protected / Frame

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 / \$10,000 per occurrence included
- Liability Class Code: 40001

| <u>Liability Limit</u> | <u>Total Policy Premium</u> |
|---------------------------------|-----------------------------|
| \$100,000 / \$300,000 | \$507.24 |
| \$300,000 / \$1,000,000 | \$647.24 |
| \$500,000 / \$1,000,000 | \$748.24 |
| \$1,000,000 / \$2,000,000 | \$880.24 |

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 \$50,000 refer to company





Commerical Fire Program Package Rates

Beauticians

Property coverages include:

- 80% Co-Insurance (ACV or RC)
- \$1,000 Contents / \$250 Deductible
- SF-4 Special Form includes Theft
- SF-133 Business Property Off Premises
- Based on Semi-Protected / Frame
- Property Class Code: 219
- Prior to 1960 rates

Liability coverages include:

- Broad Form Commercial General Liability (LS-6)
- Area - 100 minimum square footage
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- DMIC-LS-76B Skincare Exclusion applies
- Includes LS-44 Professional Liability - 1 Full Time
- Liability Class Code: 12010

| <u>Liability Limit</u> | <u>Total Policy Premium Semi-Protected</u> |
|---------------------------------|--|
| \$100,000 / \$300,000 | \$175.21 |
| \$300,000 / \$1,000,000 | \$196.21 |
| \$500,000 / \$1,000,000 | \$209.21 |
| \$1,000,000 / \$2,000,000 | \$230.21 |

Premiums may vary depending on square footage, protection class, territory codes or property form selected.

Carpet Cleaner

Coverages include:

- \$1,000 Contents coverage / 80% RC / \$250 Deductible
- SF-4 Special Form includes Theft
- MR-79 Tools & Equipment \$1,000
- Semi-Protected / Frame

Liability coverages include:

- Broad Form Liability (LS-6)
- Liability coverage on & off premises (Based on \$20,000 minimum payroll)
- Completed Operations coverage (Based on receipts up to \$29,000)
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- LS-79 Snow/Ice Removal Exclusion
- Liability Class Code: 37013

| <u>Liability Limit</u> | <u>Total Policy Premium</u> |
|---------------------------------|-----------------------------|
| \$100,000 / \$300,000 | \$549.24 |
| \$300,000 / \$1,000,000 | \$704.24 |
| \$500,000 / \$1,000,000 | \$814.24 |
| \$1,000,000 / \$2,000,000 | \$960.24 |

Premiums may vary due to total payroll & actual receipts.

•
Policy subject to audit of payroll & gross receipts.

Quote based on:

- One man operation
- No employees
- Receipts exceeding \$29,000 refer to company



Disc Jockey

Coverages include:

- \$1,000 Contents coverage / 80% RC / \$250 Deductible
- SF-4 Special Form includes Theft
- MR-79 Tools & Equipment \$1,000
- Semi-Protected / Frame

Liability coverages include:

- Broad Form Liability (LS-6)
- Liability coverage on & off premises (Based on \$20,000 minimum payroll)
- Completed Operations coverage (Based on receipts up to \$201,000)
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- Liability Class Code: 36035

| <u>Liability Limit</u> | <u>Total Policy Premium</u> |
|---------------------------------|-----------------------------|
| \$100,000 / \$300,000 | \$266.24 |
| \$300,000 / \$1,000,000 | \$315.24 |
| \$500,000 / \$1,000,000 | \$356.24 |
| \$1,000,000 / \$2,000,000 | \$411.24 |

Premiums may vary due to total payroll & actual receipts.

•
Policy subject to audit of payroll & gross receipts.

Quote based on:

- One man operation
- No employees
- Receipts exceeding \$201,000 refer to company



Fruit & Vegetable Stands

Coverages include:

- \$1,000 Contents coverage / 80% RC / \$250 Deductible
- SF-4 Special Form includes Theft
- SF-133 off premises property coverage
- Class 517

Liability coverages include:

- Broad Form Liability (LS-6)
- Liability coverage on & off premises (Based on 100 square foot minimum)
- Completed Operations coverage (Based on receipts up to \$419,000)
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- Liability Class Code: 06031

| <u>Liability Limit</u> | <u>Total Policy Premium</u> |
|---------------------------------|-----------------------------|
| \$100,000 / \$300,000 | \$233.39 |
| \$300,000 / \$1,000,000 | \$265.39 |
| \$500,000 / \$1,000,000 | \$290.39 |
| \$1,000,000 / \$2,000,000 | \$326.39 |

Premiums may vary due to total payroll & actual receipts.

•
Policy subject to gross receipts.

Quote based on:

- Receipts exceeding \$419,000 refer to company



Home Inspector

Coverages include:

- \$1,000 Contents coverage / 80% RC / \$250 Deductible
- SF-4 Special Form includes Theft
- MR-79 Tools & Equipment \$1,000
- Semi-Protected / Frame

Liability coverages include:

- Broad Form Liability (LS-6)
- Liability coverage on & off premises (Based on \$20,000 minimum payroll)
- Completed Operations coverage (Based on receipts up to \$77,000)
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- LS-79 Snow/Ice Removal Exclusion
- Liability Class Code: 40029

| <u>Liability Limit</u> | <u>Total Policy Premium</u> |
|---------------------------------|-----------------------------|
| \$100,000 / \$300,000 | \$457.24 |
| \$300,000 / \$1,000,000 | \$580.24 |
| \$500,000 / \$1,000,000 | \$670.24 |
| \$1,000,000 / \$2,000,000 | \$786.24 |

Premiums may vary due to total payroll & actual receipts.

•
Policy subject to audit of payroll & gross receipts.

Quote based on:

- One man operation
- No employees
- Receipts exceeding \$77,000 refer to company



Insulation Installation

Coverages include:

- \$1,000 Contents coverage / 80% RC / \$250 Deductible
- SF-4 Special Form includes Theft
- MR-79 Tools & Equipment \$1,000
- Semi-Protected / Frame

Liability coverages include:

- Broad Form Liability (LS-6)
- Liability coverage on & off premises (Based on \$20,000 minimum payroll)
- Completed Operations coverage (Based on receipts up to \$42,000)
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- LS-79 Snow/Ice Removal Exclusion
- Liability Class Code: 36015

| <u>Liability Limit</u> | <u>Total Policy Premium</u> |
|---------------------------------|-----------------------------|
| \$100,000 / \$300,000 | \$515.24 |
| \$300,000 / \$1,000,000 | \$657.24 |
| \$500,000 / \$1,000,000 | \$760.24 |
| \$1,000,000 / \$2,000,000 | \$894.24 |

Premiums may vary due to total payroll & actual receipts.

•

Policy subject to audit of payroll & gross receipts.

•

DMIC does not allow for blown in expanding foam insulation.

Quote based on:

- One man operation
- No employees
- Receipts exceeding \$42,000 refer to company



Logger - No Residential Tree Removal

Property coverages include:

- \$1,000 Contents coverage / 80% RC / \$250 Deductible
- SF-4 Special Form includes Theft
- MR-79 Tools & Equipment \$1,000
- Semi-Protected / Frame

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 \$313,000)
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- LS-79 Snow/Ice Removal Exclusion
- Liability Class Code: 40033

| <u>Liability Limit</u> | <u>Total Policy Premium</u> |
|---------------------------------|-----------------------------|
| \$100,000 / \$300,000 | \$511.24 |
| \$300,000 / \$1,000,000 | \$651.24 |
| \$500,000 / \$1,000,000 | \$753.24 |
| \$1,000,000 / \$2,000,000 | \$887.24 |

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 \$313,000 refer to company



Quarries

Coverages include:

- \$1,000 Contents coverage / 80% RC / \$250 Deductible
- SF-4 Special Form includes Theft
- MR-79 Tools & Equipment \$1,000
- Semi-Protected / Frame

Liability coverages include:

- Broad Form Liability (LS-6)
- Liability coverage on & off premises (Based on \$20,000 minimum payroll)
- Completed Operations coverage (Based on receipts up to \$122,000)
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- LS-79 Snow/Ice Removal Exclusion
- Liability Class Code: 39008

| <u>Liability Limit</u> | <u>Total Policy Premium</u> |
|---------------------------------|-----------------------------|
| \$100,000 / \$300,000 | \$615.24 |
| \$300,000 / \$1,000,000 | \$791.24 |
| \$500,000 / \$1,000,000 | \$917.24 |
| \$1,000,000 / \$2,000,000 | \$1,082.24 |

Premiums may vary due to total payroll & actual receipts.

•

Policy subject to audit of payroll & gross receipts.

Quote based on:

- One man operation
- No employees
- Receipts exceeding \$122,000 refer to company



Sand or Gravel Digging

Coverages include:

- \$1,000 Contents coverage / 80% RC / \$250 Deductible
- SF-4 Special Form includes Theft
- MR-79 Tools & Equipment \$1,000
- Semi-Protected / Frame

Liability coverages include:

- Broad Form Liability (LS-6)
- Liability coverage on & off premises (Based on \$20,000 minimum payroll)
- Completed Operations coverage (Based on receipts up to \$109,000)
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- LS-79 Snow/Ice Removal Exclusion
- Liability Class Code: 39009

| <u>Liability Limit</u> | <u>Total Policy Premium</u> |
|---------------------------------|-----------------------------|
| \$100,000 / \$300,000 | \$615.24 |
| \$300,000 / \$1,000,000 | \$792.24 |
| \$500,000 / \$1,000,000 | \$917.24 |
| \$1,000,000 / \$2,000,000 | \$1,082.24 |

Premiums may vary due to total payroll & actual receipts.

•
Policy subject to audit of payroll & gross receipts.

Quote based on:

- One man operation
- No employees
- Receipts exceeding \$109,000 refer to company



Septic Tank Cleaning

Coverages include:

- \$1,000 Contents coverage / 80% RC / \$250 Deductible
- SF-4 Special Form includes Theft
- MR-79 Tools & Equipment \$1,000
- Semi-Protected / Frame

Liability coverages include:

- Broad Form Liability (LS-6)
- Liability coverage on & off premises (Based on \$20,000 minimum payroll)
- Completed Operations coverage (Based on receipts up to \$71,000)
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- LS-79 Snow/Ice Removal Exclusion
- Liability Class Code: 40051

| <u>Liability Limit</u> | <u>Total Policy Premium</u> |
|---------------------------------|-----------------------------|
| \$100,000 / \$300,000 | \$707.24 |
| \$300,000 / \$1,000,000 | \$915.24 |
| \$500,000 / \$1,000,000 | \$1,062.24 |
| \$1,000,000 / \$2,000,000 | \$1,255.24 |

Premiums may vary due to total payroll & actual receipts.

•

Policy subject to audit of payroll & gross receipts.

Quote based on:

- One man operation
- No employees
- Receipts exceeding \$71,000 refer to company



Septic Tank Installation/Service/Repair

Coverages include:

- \$1,000 Contents coverage / 80% RC / \$250 Deductible
- SF-4 Special Form includes Theft
- MR-79 Tools & Equipment \$1,000
- Semi-Protected / Frame

Liability coverages include:

- Broad Form Liability (LS-6)
- Liability coverage on & off premises (Based on \$20,000 minimum payroll)
- Completed Operations coverage (Based on receipts up to \$24,000)
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- LS-26 Underground Coverage
- LS-79 Snow/Ice Removal Exclusion
- Liability Class Code: 40052

| <u>Liability Limit</u> | <u>Total Policy Premium</u> |
|---------------------------------|-----------------------------|
| \$100,000 / \$300,000 | \$726.24 |
| \$300,000 / \$1,000,000 | \$937.24 |
| \$500,000 / \$1,000,000 | \$1,086.24 |
| \$1,000,000 / \$2,000,000 | \$1,283.24 |

Premiums may vary due to total payroll & actual receipts.

•
Policy subject to audit of payroll & gross receipts.

Quote based on:

- One man operation
- No employees
- Receipts exceeding \$24,000 refer to company



Service NOC

Property coverages include:

- \$1,000 Contents coverage / 80% RC / \$250 Deductible
- SF-4 Special Form includes Theft
- MR-79 Tools & Equipment \$1,000
- Semi-Protected / Frame

Liability coverages include:

- Broad Form Commercial General Liability (LS-6)
- Liability coverage on & off premises (Based on \$20,000 minimum payroll)
- Completed Operations coverage (Based on receipts up to \$83,000)
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- LS-79 Snow/Ice Removal Exclusion
- Liability Class Code: 37052

1 Owner \$20,000 Minimum Payroll

| <u>Liability Limit</u> | <u>Total Policy Premium</u> |
|---------------------------------|-----------------------------|
| \$100,000 / \$300,000 | \$515.24 |
| \$300,000 / \$1,000,000 | \$657.24 |
| \$500,000 / \$1,000,000 | \$760.24 |
| \$1,000,000 / \$2,000,000 | \$894.24 |

2 Owners \$40,000 Minimum Payroll

| <u>Liability Limit</u> | <u>Total Policy Premium</u> |
|---------------------------------|-----------------------------|
| \$100,000 / \$300,000 | \$887.24 |
| \$300,000 / \$1,000,000 | \$1,156.24 |
| \$500,000 / \$1,000,000 | \$1,345.24 |
| \$1,000,000 / \$2,000,000 | \$1,593.24 |

Premiums may vary due to total payroll & actual receipts.

•

Policy subject to audit of payroll & gross receipts.

Quote based on:

- No employees
- Receipts exceeding \$83,000 refer to company



Trash Removal

Coverages include:

- \$1,000 Contents coverage / 80% RC / \$250 Deductible
- SF-4 Special Form includes Theft
- MR-79 Tools & Equipment \$1,000
- Semi-Protected / Frame

Liability coverages include:

- Broad Form Liability (LS-6)
- Liability coverage on & off premises (Based on \$20,000 minimum payroll)
- Completed Operations coverage (Based on receipts up to \$25,000)
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- LS-79 Snow/Ice Removal Exclusion
- Liability Class Code: 40076

| <u>Liability Limit</u> | <u>Total Policy Premium</u> |
|---------------------------------|-----------------------------|
| \$100,000 / \$300,000 | \$372.24 |
| \$300,000 / \$1,000,000 | \$466.24 |
| \$500,000 / \$1,000,000 | \$537.24 |
| \$1,000,000 / \$2,000,000 | \$627.24 |

Premiums may vary due to total payroll & actual receipts.

•

Policy subject to audit of payroll & gross receipts.

Quote based on:

- One man operation
- No employees
- Receipts exceeding \$25,000 refer to company



Truckmen

Coverages include:

- \$1,000 Contents coverage / 80% RC / \$250 Deductible
- SF-4 Special Form includes Theft
- MR-79 Tools & Equipment \$1,000
- Semi-Protected / Frame

Liability coverages include:

- Broad Form Liability (LS-6)
- Liability coverage on & off premises (Based on \$20,000 minimum payroll)
- Completed Operations coverage (Based on receipts up to \$167,000)
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- LS-79 Snow/Ice Removal Exclusion
- Liability Class Code: 40063

| <u>Liability Limit</u> | <u>Total Policy Premium</u> |
|---------------------------------|-----------------------------|
| \$100,000 / \$300,000 | \$419.24 |
| \$300,000 / \$1,000,000 | \$529.24 |
| \$500,000 / \$1,000,000 | \$610.24 |
| \$1,000,000 / \$2,000,000 | \$714.24 |

Premiums may vary due to total payroll & actual receipts.

•

Policy subject to audit of payroll & gross receipts.

Quote based on:

- One man operation
- No employees
- Receipts exceeding \$167,000 refer to company



Welding

Coverages include:

- \$1,000 Contents coverage / 80% RC / \$250 Deductible
- SF-4 Special Form includes Theft
- MR-79 Tools & Equipment \$1,000
- Semi-Protected / Frame

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 \$28,000)
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- LS-79 Snow/Ice Removal Exclusion
- Liability Class Code: 36033

| <u>Liability Limit</u> | <u>Total Policy Premium</u> |
|---------------------------------|-----------------------------|
| \$100,000 / \$300,000 | \$807.24 |
| \$300,000 / \$1,000,000 | \$1,048.24 |
| \$500,000 / \$1,000,000 | \$1,218.24 |
| \$1,000,000 / \$2,000,000 | \$1,443.24 |

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 \$28,000 refer to company



Window Cleaning

Coverages include:

- \$1,000 Contents coverage / 80% RC / \$250 Deductible
- SF-4 Special Form includes Theft
- MR-79 Tools & Equipment \$1,000
- Semi-Protected / Frame

Liability coverages include:

- Broad Form Liability (LS-6)
- Liability coverage on & off premises (Based on \$20,000 minimum payroll)
- Completed Operations coverage (Based on receipts up to \$167,000)
- Medical Payments \$1,000 per person / \$10,000 per occurrence included
- LS-79 Snow/Ice Removal Exclusion
- Liability Class Code: 37042

| <u>Liability Limit</u> | <u>Total Policy Premium</u> |
|---------------------------------|-----------------------------|
| \$100,000 / \$300,00 | \$283.24 |
| \$300,000 / \$1,000,000 | \$340.24 |
| \$500,000 / \$1,000,000 | \$387.24 |
| \$1,000,000 / \$2,000,000 | \$447.24 |

Premiums may vary due to total payroll & actual receipts.

•

Policy subject to audit of payroll & gross receipts.

Quote based on:

- One man operation
- No employees
- Receipts exceeding \$167,000 refer to company

