



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

SF-27A Replacement Cost

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>Cost Per Additional Insured*</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000	\$697.75	\$25.00	\$25.00
\$300,000 / \$1,000,000	\$899.75	\$25.00	\$34.00
\$500,000 / \$1,000,000	\$1,043.75	\$25.00	\$39.00
\$1,000,000 / \$2,000,000	\$1,231.75	\$50.00	\$47.00
\$2,000,000 / \$5,000,000	\$1,662.75	\$75.00	\$56.00

*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 \$86,000 refer to company