



Craft 12 / Contractors Package Rates

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
 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 \$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 / 36028

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

<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	\$700.75	\$25.00	\$25.00
\$300,000 / \$1,000,000	\$903.75	\$25.00	\$34.00
\$500,000 / \$1,000,000	\$1,048.75	\$25.00	\$40.00
\$1,000,000 / \$2,000,000	\$1,238.75	\$50.00	\$47.00
\$2,000,000 / \$5,000,000	\$1,670.75	\$75.00	\$57.00

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

<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	\$1,205.75	\$50.00	\$25.00
\$300,000 / \$1,000,000	\$1,579.75	\$50.00	\$34.00
\$500,000 / \$1,000,000	\$1,840.75	\$75.00	\$40.00
\$1,000,000 / \$2,000,000	\$2,185.75	\$100.00	\$47.00
\$2,000,000 / \$5,000,000	\$2,805.75	\$125.00	\$57.00

*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