



Craft 12

Small Artisan Contractor Program

Quick Reference Overview

Additional Charges for Higher Limits of the Basic Property Coverages

Accounts Receivable	\$2 per \$1,000
Business Property Off Premises	\$5 per \$1,000
Business Property On Premises	Submit Quote
Credit Cards, Forgery & Counterfeit	\$2 per \$1,000
Debris Removal	\$10 per \$1,000
Employee Dishonesty	\$3 per \$1,000
Money & Securities	\$5 per \$1,000
Property of Other, CC & C	\$5 per \$1,000
Tools & Equipment	See DMIC MR-79
Valuable Papers	\$8 per \$1,000

Inland Marine Coverages with \$250 Deductible

Computer Equipment (RC)

- MR-61A
- \$5 per \$1,000

Tools & Equipment Floater (ACV)

- DMIC MR-79
- Includes light, more portable equipment
- \$15 per \$1,000

Contractors Equipment Floater (ACV)

- MR-72
- Includes heavy, less portable equipment
- \$11 per \$1,000

Installation Floater (ACV)

- MR-76 No Theft
- \$6 per \$1,000
- MR-52 Including Theft
- \$16 per \$1,000

Snowplowing Completed Operations

\$100,000 • \$67 per policy	\$500,000 • \$105 per policy	\$300,000 • \$89 per policy
\$1,000,000 • \$127 per policy	\$2,000,000 • \$149 per policy	

Snowplowing Liability provides Completed Operations coverage for Small Commercial and Residential Plowing. It does not cover BI or PD while operating Motor Vehicle to plow.

Explosion, Collapse and/or Underground Property Damage (LS-26)

Underground Coverage

\$100,000 • Included
\$300,000 • Included
\$500,000 • Included
\$1,000,000 • Included
\$2,000,000 • Included

Collapse Coverage

\$100,000 • \$19 per policy
\$300,000 • \$22 per policy
\$500,000 • \$24 per policy
\$1,000,000 • \$28 per policy
\$2,000,000 • \$33 per policy

Explosion Coverage

\$100,000 • \$19 per policy
\$300,000 • \$22 per policy
\$500,000 • \$24 per policy
\$1,000,000 • \$28 per policy
\$2,000,000 • \$33 per policy

Hired or Non-Owned Automobile Coverage (LS-50A)

\$100,000 • \$49 per policy	\$500,000 • \$72 per policy	\$300,000 • \$61 per policy
\$1,000,000 • \$87 per policy	\$2,000,000 • \$117 per policy	

Eligibility

Employees

- Generally 2 or less
- Total of 3 - Including Owners

Subcontracting

- No more than 25%

General Contractors

- Unacceptable

Rates as of March 2012

Air Conditioning & Heating

Property coverages include a \$1,000 limit on the following coverages:

- Account Receivable
- Employee Dishonesty
- Credit Card, Forgery & Counterfeit Money
- Money & Securities
- Business Property on Premises
- Property of Others
- Business Property away from Premises
- Tools & Equipment off Premises
- Debris Removal
- 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

See attached LS-18



Appliance Installation/Service/Repair

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 \$23,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-26 Underground coverage
- LS-56 Property Damage - \$250 deductible applies
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 37031

<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	\$392.75	\$10.00	\$10.00
\$300,000 / \$1,000,000	\$490.75	\$10.00	\$14.00
\$500,000 / \$1,000,000	\$564.75	\$10.00	\$16.00
\$1,000,000 / \$2,000,000	\$659.75	\$25.00	\$19.00
\$2,000,000 / \$5,000,000	\$975.75	\$25.00	\$23.00

*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 \$23,000 refer to company



Cabinet Maker

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 up to \$100,000 payroll)
- Completed Operations coverage (Based on receipts up to \$92,000)
- 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: 36006

<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	\$363.75	\$10.00	\$3.00
\$300,000 / \$1,000,000	\$452.75	\$10.00	\$3.00
\$500,000 / \$1,000,000	\$518.75	\$10.00	\$4.00
\$1,000,000 / \$2,000,000	\$605.75	\$25.00	\$4.00
\$2,000,000 / \$5,000,000	\$909.75	\$25.00	\$4.00

*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 \$92,000 refer to company



Cable & Communication Installers

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 \$50,000)
- 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: 37015

<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	\$731.75	\$25.00	\$27.00
\$300,000 / \$1,000,000	\$944.75	\$25.00	\$36.00
\$500,000 / \$1,000,000	\$1,095.75	\$50.00	\$42.00
\$1,000,000 / \$2,000,000	\$1,294.75	\$50.00	\$51.00
\$2,000,000 / \$5,000,000	\$1,737.75	\$75.00	\$60.00

*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 \$50,000 refer to company



Carpentry - 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
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-78 Certain Roofing Operations Exclusion (5% Liability Credit)
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 36007

1 Owner \$20,000 Payroll

<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	\$526.75	\$10.00	\$18.00
\$300,000 / \$1,000,000	\$670.75	\$25.00	\$24.00
\$500,000 / \$1,000,000	\$774.75	\$25.00	\$29.00
\$1,000,000 / \$2,000,000	\$910.75	\$25.00	\$34.00
\$2,000,000 / \$5,000,000	\$1,277.75	\$50.00	\$40.00

2 Owners \$40,000 Payroll

<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	\$859.75	\$25.00	\$18.00
\$300,000 / \$1,000,000	\$1,116.75	\$50.00	\$24.00
\$500,000 / \$1,000,000	\$1,297.75	\$50.00	\$29.00
\$1,000,000 / \$2,000,000	\$1,536.75	\$75.00	\$34.00
\$2,000,000 / \$5,000,000	\$2,027.75	\$100.00	\$40.00

*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

See attached LS-78



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

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



Carpet Installer

(Including Vinyl Flooring & Linoleum)

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 \$92,000)
- 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: 37054

<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	\$487.75	\$10.00	\$16.00
\$300,000 / \$1,000,000	\$617.75	\$25.00	\$20.00
\$500,000 / \$1,000,000	\$712.75	\$25.00	\$24.00
\$1,000,000 / \$2,000,000	\$836.75	\$25.00	\$28.00
\$2,000,000 / \$5,000,000	\$1,188.75	\$50.00	\$33.00

*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 \$92,000 refer to company



Contractor - 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
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 \$39,000)
- 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: 35028

1 Owner \$20,000 Payroll

<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	\$605.75	\$25.00	\$22.00
\$300,000 / \$1,000,000	\$777.75	\$25.00	\$29.00
\$500,000 / \$1,000,000	\$899.75	\$25.00	\$34.00
\$1,000,000 / \$2,000,000	\$1,059.75	\$50.00	\$41.00
\$2,000,000 / \$5,000,000	\$1,455.75	\$50.00	\$49.00

2 Owners \$40,000 Payroll

<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	\$1,018.75	\$25.00	\$22.00
\$300,000 / \$1,000,000	\$1,329.75	\$50.00	\$29.00
\$500,000 / \$1,000,000	\$1,546.75	\$75.00	\$34.00
\$1,000,000 / \$2,000,000	\$1,834.75	\$75.00	\$41.00
\$2,000,000 / \$5,000,000	\$2,385.75	\$100.00	\$49.00

*Premiums may vary due to total payroll & actual receipts.

Policy subject to audit of payroll & gross receipts.

Quote based on:

- No employees
- Receipts exceeding \$39,000 refer to company

See attached LS-78



Contractor - 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 \$39,000)
- 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: 35028 / 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	\$763.75	\$25.00	\$28.00
\$300,000 / \$1,000,000	\$987.75	\$25.00	\$38.00
\$500,000 / \$1,000,000	\$1,146.75	\$50.00	\$45.00
\$1,000,000 / \$2,000,000	\$1,355.75	\$50.00	\$53.00
\$2,000,000 / \$5,000,000	\$1,811.75	\$75.00	\$64.00

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	\$1,330.75	\$50.00	\$28.00
\$300,000 / \$1,000,000	\$1,746.75	\$75.00	\$38.00
\$500,000 / \$1,000,000	\$2,037.75	\$75.00	\$45.00
\$1,000,000 / \$2,000,000	\$2,420.75	\$100.00	\$53.00
\$2,000,000 / \$5,000,000	\$3,087.75	\$125.00	\$64.00

*Premiums may vary due to total payroll & actual receipts.

Policy subject to audit of payroll & gross receipts.

Quote based on:

- No employees
- Receipts exceeding \$39,000 refer to company



Drywall

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 \$113,000)
- 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: 36009

<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	\$413.75	\$10.00	\$12.00
\$300,000 / \$1,000,000	\$519.75	\$10.00	\$16.00
\$500,000 / \$1,000,000	\$597.75	\$25.00	\$18.00
\$1,000,000 / \$2,000,000	\$699.75	\$25.00	\$21.00
\$2,000,000 / \$5,000,000	\$1,022.75	\$25.00	\$24.00

*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 \$113,000 refer to company



Electricians

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 \$58,000)
- 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: 36010

<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	\$396.75	\$10.00	\$11.00
\$300,000 / \$1,000,000	\$496.75	\$10.00	\$14.00
\$500,000 / \$1,000,000	\$571.75	\$10.00	\$17.00
\$1,000,000 / \$2,000,000	\$667.75	\$25.00	\$20.00
\$2,000,000 / \$5,000,000	\$985.75	\$25.00	\$23.00

*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 \$58,000 refer to company



Excavators

Property coverages include a \$1,000 limit on the following coverages:

- Account Receivable
- Employee Dishonesty
- Credit Card, Forgery & Counterfeit Money
- Money & Securities
- Business Property on Premises
- Property of Others
- Business Property away from Premises
- Tools & Equipment off Premises
- Debris Removal
- 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 \$65,000)
- 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: 35022

<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	\$1,930.75.....	\$75.00	\$88.00
\$300,000 / \$1,000,000	\$2,550.75.....	\$100.00.....	\$117.00
\$500,000 / \$1,000,000	\$2,978.75.....	\$125.00.....	\$137.00
\$1,000,000 / \$2,000,000	\$3,545.75.....	\$150.00.....	\$164.00
\$2,000,000 / \$5,000,000	\$4,439.75.....	\$200.00.....	\$195.00

*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 \$65,000 refer to company



Fence Erection

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 \$43,000)
- 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: 37019

<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	\$831.75	\$25.00	\$32.00
\$300,000 / \$1,000,000	\$1,078.75	\$25.00	\$43.00
\$500,000 / \$1,000,000	\$1,252.75	\$50.00	\$50.00
\$1,000,000 / \$2,000,000	\$1,482.75	\$50.00	\$60.00
\$2,000,000 / \$5,000,000	\$1,963.75	\$75.00	\$72.00

*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 \$43,000 refer to company



Floor Sanding

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 \$113,000)
- 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: 35034

<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	\$413.75	\$10.00	\$11.00
\$300,000 / \$1,000,000	\$519.75	\$10.00	\$15.00
\$500,000 / \$1,000,000	\$597.75	\$25.00	\$17.00
\$1,000,000 / \$2,000,000	\$699.75	\$25.00	\$21.00
\$2,000,000 / \$5,000,000	\$1,022.75	\$25.00	\$24.00

*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 \$113,000 refer to company



Interior Decorator

Property coverages include a \$1,000 limit on the following coverages:

- Account Receivable
- Employee Dishonesty
- Credit Card, Forgery & Counterfeit Money
- Money & Securities
- Business Property on Premises
- Property of Others
- Business Property away from Premises
- Tools & Equipment off Premises
- Debris Removal
- 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 \$96,000)
- 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: 36016

<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	\$413.75	\$10.00	\$11.00
\$300,000 / \$1,000,000	\$519.75	\$10.00	\$15.00
\$500,000 / \$1,000,000	\$597.75	\$25.00	\$17.00
\$1,000,000 / \$2,000,000	\$699.75	\$25.00	\$21.00
\$2,000,000 / \$5,000,000	\$1,022.75	\$25.00	\$24.00

*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 \$96,000 refer to company



Janitorial Services

Property coverages include a \$1,000 limit on the following coverages:

- Account Receivable
- Employee Dishonesty
- Credit Card, Forgery & Counterfeit Money
- Money & Securities
- Business Property on Premises
- Property of Others
- Business Property away from Premises
- Tools & Equipment off Premises
- Debris Removal
- 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 \$104,000)
- Medical Payments \$1,000 per person / \$25,000 per occurrence included
- LS-18 Floor Waxing Completed Operations Exclusion may apply
- LS-26 Underground coverage
- LS-56 Property Damage - \$250 deductible applies
- LS-79 Snow/Ice Removal Exclusion may apply
- Liability Class Code: 36018

<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	\$408.75	\$10.00	\$12.00
\$300,000 / \$1,000,000	\$513.75	\$10.00	\$16.00
\$500,000 / \$1,000,000	\$590.75	\$25.00	\$18.00
\$1,000,000 / \$2,000,000	\$691.75	\$25.00	\$21.00
\$2,000,000 / \$5,000,000	\$1,012.75	\$25.00	\$24.00

*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 \$104,000 refer to company



Landscaper

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 (Included regardless of receipts)
- 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: 40021

<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	\$458.75	\$10.00	\$18.00
\$300,000 / \$1,000,000	\$589.75	\$25.00	\$23.00
\$500,000 / \$1,000,000	\$679.75	\$25.00	\$27.00
\$1,000,000 / \$2,000,000	\$800.75	\$25.00	\$32.00
\$2,000,000 / \$5,000,000	\$1,148.75	\$50.00	\$38.00

*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



Mason

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 \$355,000)
- 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: 36020

<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	\$527.75.....	\$10.00	\$18.00
\$300,000 / \$1,000,000	\$671.75	\$25.00	\$23.00
\$500,000 / \$1,000,000	\$775.75.....	\$25.00	\$27.00
\$1,000,000 / \$2,000,000	\$912.75.....	\$25.00	\$32.00
\$2,000,000 / \$5,000,000	\$1,278.75.....	\$50.00	\$37.00

*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 \$355,000 refer to company



Painting/Decoration/Wallpaper

Property coverages include a \$1,000 limit on the following coverages:

- Account Receivable
- Employee Dishonesty
- Credit Card, Forgery & Counterfeit Money
- Money & Securities
- Business Property on Premises
- Property of Others
- Business Property away from Premises
- Tools & Equipment off Premises
- Debris Removal
- 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 \$294,000)
- 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: 40080

<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 / \$300,00	\$463.75.....	\$10.00	\$14.00
\$300,000 / \$1,000,000	\$586.75	\$25.00	\$19.00
\$500,000 / \$1,000,000	\$676.75.....	\$25.00	\$22.00
\$1,000,000 / \$2,000,000	\$793.75.....	\$25.00	\$26.00
\$2,000,000 / \$5,000,000	\$1,135.75.....	\$50.00	\$30.00

*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 \$294,000 refer to company



Paving/Blacktopping/Sealing

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 \$92,000)
- 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: 37047

<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	\$487.75	\$10.00	\$16.00
\$300,000 / \$1,000,000	\$617.75	\$25.00	\$20.00
\$500,000 / \$1,000,000	\$712.75	\$25.00	\$24.00
\$1,000,000 / \$2,000,000	\$836.75	\$25.00	\$28.00
\$2,000,000 / \$5,000,000	\$1,188.75	\$50.00	\$33.00

*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 \$92,000 refer to company



Pet Grooming

Property coverages include a \$1,000 limit on the following coverages:

- Account Receivable
- Employee Dishonesty
- Credit Card, Forgery & Counterfeit Money
- Money & Securities
- Business Property on Premises
- Property of Others
- Business Property away from Premises
- Tools & Equipment off Premises
- Debris Removal
- 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 \$92,000)
- 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: 37046

<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	\$487.75	\$10.00	\$16.00
\$300,000 / \$1,000,000	\$617.75	\$25.00	\$20.00
\$500,000 / \$1,000,000	\$712.75	\$25.00	\$24.00
\$1,000,000 / \$2,000,000	\$836.75	\$25.00	\$28.00
\$2,000,000 / \$5,000,000	\$1,188.75	\$50.00	\$33.00

*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 \$92,000 refer to company



Photographers

Property coverages include a \$1,000 limit on the following coverages:

- Account Receivable
- Employee Dishonesty
- Credit Card, Forgery & Counterfeit Money
- Money & Securities
- Business Property on Premises
- Property of Others
- Business Property away from Premises
- Tools & Equipment off Premises
- Debris Removal
- 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 up to \$66,500 payroll \$1,000,000)
- Completed Operations coverage (Based on receipts unlimited)
- 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: 36023

<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	\$363.75	\$10.00	\$3.00
\$300,000 / \$1,000,000	\$452.75	\$10.00	\$4.00
\$500,000 / \$1,000,000	\$518.75	\$10.00	\$4.00
\$1,000,000 / \$2,000,000	\$605.75	\$25.00	\$5.00
\$2,000,000 / \$5,000,000	\$909.75	\$25.00	\$6.00

*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
- Based on \$1,000,000



Plumbing

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 \$30,000)
- 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: 36026

<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	\$557.75	\$10.00	\$19.00
\$300,000 / \$1,000,000	\$711.75	\$25.00	\$25.00
\$500,000 / \$1,000,000	\$822.75	\$25.00	\$29.00
\$1,000,000 / \$2,000,000	\$968.75	\$25.00	\$35.00
\$2,000,000 / \$5,000,000	\$1,346.75	\$50.00	\$41.00

*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 \$30,000 refer to company



Sheetmetal Work

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 \$277,000)
- 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: 35033

<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	\$416.75.....	\$10.00	\$11.00
\$300,000 / \$1,000,000	\$523.75	\$10.00	\$15.00
\$500,000 / \$1,000,000	\$602.75.....	\$25.00	\$17.00
\$1,000,000 / \$2,000,000	\$705.75.....	\$25.00	\$21.00
\$2,000,000 / \$5,000,000	\$1,030.75.....	\$25.00	\$25.00

*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 \$277,000 refer to company



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
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 \$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>Cost Per Additional Insured*</u>	<u>Added charge for each \$1,000 of employee payroll</u>
\$100,000 / \$300,000	\$392.75	\$10.00	\$12.00
\$300,000 / \$1,000,000	\$492.75	\$10.00	\$15.00
\$500,000 / \$1,000,000	\$564.75	\$25.00	\$18.00
\$1,000,000 / \$2,000,000	\$660.75	\$25.00	\$21.00
\$2,000,000 / \$5,000,000	\$976.75	\$25.00	\$24.00

*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 \$113,000 refer to company

See attached LS-78



Siding Contractors - 25% or Less 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
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 \$113,000)
- 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: 36034

<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	\$604.75	\$25.00	\$20.00
\$300,000 / \$1,000,000	\$775.75	\$25.00	\$27.00
\$500,000 / \$1,000,000	\$897.75	\$25.00	\$32.00
\$1,000,000 / \$2,000,000	\$1,058.75	\$25.00	\$38.00
\$2,000,000 / \$5,000,000	\$1,453.75	\$50.00	\$46.00

*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 \$113,000 refer to company



Surveyors

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 \$34,000)
- 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: 40057

<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	\$584.75	\$25.00	\$20.00
\$300,000 / \$1,000,000	\$747.75	\$25.00	\$26.00
\$500,000 / \$1,000,000	\$864.75	\$25.00	\$31.00
\$1,000,000 / \$2,000,000	\$1,018.75	\$25.00	\$37.00
\$2,000,000 / \$5,000,000	\$1,406.75	\$50.00	\$44.00

*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 \$34,000 refer to company



Tile & Stone

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 \$227,000)
- 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: 37053

<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	\$487.75	\$10.00	\$15.00
\$300,000 / \$1,000,000	\$618.75	\$25.00	\$19.00
\$500,000 / \$1,000,000	\$712.75	\$25.00	\$23.00
\$1,000,000 / \$2,000,000	\$836.75	\$25.00	\$28.00
\$2,000,000 / \$5,000,000	\$1,188.75	\$50.00	\$33.00

*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 \$227,000 refer to company



Upholstering

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 up to \$200,000 payroll)
- Completed Operations coverage (Based on receipts up to \$128,000)
- 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: 36032

<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	\$363.75	\$10.00	\$1.00
\$300,000 / \$1,000,000	\$452.75	\$10.00	\$1.00
\$500,000 / \$1,000,000	\$518.75	\$10.00	\$2.00
\$1,000,000 / \$2,000,000	\$605.75	\$25.00	\$2.00
\$2,000,000 / \$5,000,000	\$909.75	\$25.00	\$2.00

*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 \$128,000 refer to company

