



Craft 12 / Contractors Package Rates

Janitorial Services

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 \$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.

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 Policy subject to audit of payroll & gross receipts.

Quote based on:

- One owner operation
- No employees
- Receipts exceeding \$104,000 refer to company