



Craft 12 / Contractors Package Rates

Photographers

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 \$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.

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 Policy subject to audit of payroll & gross receipts.

Quote based on:

- One owner operation
- No employees
- Based on \$1,000,000