



CRAFTS / 12 PAK

July 1994

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CRAFTS / 12 PAK

Rule No.

1. ELIGIBILITY:

The Crafts/12 Program contains rules, classifications, rates and premiums for writing property, liability and other coverages.

This program can be written on eligible businesses as described on the composite premiums page.

Eligibility Requirements:

- a) Firms with 20 or fewer employees.
- b) Firms with gross receipts less than \$1,500,000.
- c) Firms with less than 25% of work subcontracted to others.
- d) Firm must be listed on the composite premium page.
- e) Firm IS NOT a general contractor.

2. POLICY COVERAGES:

The following coverage is provided in the Crafts/12 Programs:

MANDATORY COVERAGES:	LIMITS
Accounts Receivable	\$1,000
Business Credit Card, Forgery and Counterfeit Money	\$1,000
Business Property While on the insured premises	\$1,000
Debris Removal	\$1,000
Employee Dishonesty	\$1,000
Money and securities	\$1,000
Property of Others in Your Care, Custody and Control	\$1,000
Tools & Equipment Off Premises	\$1,000
Valuable Papers & Records	\$1,000
While Away From the Insured Premises	\$1,000
Manufacturers' & Contractors' Liability Insurance (LS-3) (S)	\$25,000 ingle Limit)
Medical Payments to Others	\$1,000/\$25,000

OPTIONAL PROPERTY COVERAGES:

Builders Risk Cov. (SF-21, 21A, 21B, 21C or 21D)
Building & Business Property (Except Tools & Equipment)
(SF-1, 2, 3, 4 or 4A)
Computer Floater (MR-61)
Contractor's Equipment Floaters (MR-71 or MR-72)
Customer's Goods (MR-132 or MR-132A)
Equipment Rental Reimbursement (MR-74)
Exterior Signs (MR-89)
Extra Expense (SF-44)
Installation Floaters (MR-75 or MR-76)
Loss of Earnings (SF-43)
Miscellaneous Property Floaters (MR-52 or MR-54)
Repairman's Floater (MR-73)
Surveyor's Property Floater (MR-101)
Tools & Equipment Floaters (DMIC-MR-79)

OPTIONAL LIABILITY COVERAGES:

Additional Insured (LS-19, 21, 22, 23 or 25)
Business General Liability (LS-5)
Business General Liability - Extra Coverage (LS-6)
Deductible Liability Cov. - Property Damage Only (LS-56)
Fire Legal Liability (LS-48)
Increased Liability Limits
Owners & Contractors Protective (LS-8)
Personal Injury Liability (LS-49)
Products / Completed Operations Hazard (LS-43)

3. MANDATORY FORMS:

SF-20
SF-511
SF-512
SF-513
SF-514

LS-3
LS-10
LS-43 (If products/completed operations are included.)

4. GENERAL RULES:

4-a CANCELLATION -

If insurance is canceled or reduced at the request of the company or the insured, the earned premium shall be computed on a pro-rata basis.

4-b CONTRIBUTING INSURANCE -

Coverage may be divided between two or more companies using the rates, rules, forms and endorsement of this manual.

4-c COVERAGES - OTHER PROGRAMS -

It is permissible to attach any filed form offering supplemental coverage not included in this manual. The appropriate rates are to be used.

4-d DEDUCTIBLE -

A \$250 deductible will be applied to each adjusted property loss including Inland Marine Forms. Increased deductibles are available.

4-e DEFERRED PREMIUM PAYMENT PLAN -

It is permissible to write a policy for three years with the premium payable annually.

If the premium is paid annually, the installment premium shall be determined as follows:

The installment premium shall be the annual premium as shown in the manual.

4-f MAXIMUM & MINIMUM CHARGES -

No additional premium shall be charged and no return premium shall be allowed when such additional or return premium is less than \$5.00.

Annual Minimum Premium - \$100 without Products/Completed Operations.
- \$50 with Products/Completed Operations.

(times the General Liability increased limits factor.)

(Minimum Premium applies per policy and includes mandatory coverages only.)

Annual Minimum Retained Premium -
- the larger of \$100 or 50% of Annual Premium.

4-g RATE REVISIONS -

After the Underwriters Rating Board announces a rate revision, each individual company shall determine the effective date(s) for:

- 1) new policies and endorsements
- 2) renewal policies

4-h RESTRICTION OF INDIVIDUAL POLICY -

If a policy would not be issued because of unusual exposures, the applicant may request a restriction of the policy at no reduction in the premium. The request, bearing the signature of the applicant, shall be referred to the Company.

4-i TERM INSURANCE -

The policy may be written for a term up to three years. All premiums contained in this manual are on an annual basis.

Term of Policy	Term Factor
1 year	1.0
2 years	2.0
3 years	3.0

4-j WHOLE DOLLAR PREMIUM -

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving 50 cents or over shall be rounded to the next higher whole dollar.

5. RATING:

1. Obtain the standard Crafts/12 charge from the top of the rate page. (Including any deductible credit.)
2. Obtain the General Liability rate for the appropriate classification.
3. Multiply General Liability increased limits factor times the General Liability rate.
4. Multiply #3 times the entire payroll (per \$100.)
5. Multiply General Liability minimum premium times the increased limit factor. Use the higher of 4 or 5.
6. Obtain Products/Completed Operations increased limits factor times the Products/Completed Operations rate.
7. Multiply Products/Completed Operations increased limit factor times the Products/Completed Operations rate.
8. Multiply #7 times the gross receipts (per \$1,000).
9. Multiply Products/Completed Operations minimum premium times the increased limit factor. Use the higher of 8 or 9.
10. Calculate each optional property coverage.
11. Add steps 1, 5, 9, 10 & 11 for final premium.
12. Multiply special company rating plan (if any) by final premium.
13. Multiply special company rating plan (if any) by final premium.

RATING TERMS DEFINED & NOTES:

Note: If the insured had two or more classifications applying, multiply the payroll and/or gross receipts for each classification by the appropriate classification rate.

PAYROLL - For an individual or partnership, use the actual payroll (\$20,000 minimum) as the annual payroll for each individual insured or each co-partner.

For a corporation, use the actual payroll (\$20,000 minimum) as the annual payroll for each active executive officer.

In addition to the above, charge for the entire payment by the insured for services of employees, whether paid in money or a substitute for money. Rates apply per \$100 of payroll, with a minimum payroll of \$20,000.

Payroll INCLUDES the following:

- a) Commissions and bonuses.
- b) Pay for holidays, vacations or periods of sickness.
- c) Payment by an employer of amount otherwise required by law to be paid by employees to statutory insurance or pension plans.
- d) Payment to employees on any basis other than time worked.
- e) Payment or allowance for hand or power tools furnished by employees.
- f) The value of board and lodging provided to employees.
- g) The value of store certificates, merchandise, credits or any other substitute for money received by employees as part of their pay.

Payroll EXCLUDES the following:

- a) Tips and gratuities.
- b) Payments by an employer to group insurance or group pension plans for employees, other than those mentioned in (c) above.
- c) The value of special rewards for invention or discovery.
- d) Dismissal or severance payments except for time worked or accrued vacation.
- e) Extra pay for overtime.

Overtime means those hours worked for which there is an increase in the rate of pay for work (i) in any day or week in excess of the number of hours normally worked, (ii) in excess of eight hours in any day or 40 hours in any week, or (iii) on Saturdays, Sundays or Holidays.

If the insured's records show the total pay earned for overtime (regular pay plus extra pay) in one combined amount, extra pay is computed as 1/3 of the total overtime pay if time and one-half is paid, or 1/2 of the total overtime pay if double time is paid.

RECEIPTS- means the gross amount of money charged for goods, products sold or operation performed. The minimum receipts to be used are \$20,000 and rates apply per \$1000.

CONSTRUCTION DEFINITIONS:

Frame -

Buildings where the exterior walls are wood or other combustible materials, including construction where combustible materials are combined with other materials (such as brick veneer, stone veneer, wood iron-clad, stucco on wood). One third of exterior walls are of frame or combustible material.

Masonry -

Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow materials, and where the floors and roof are combustible (disregarding floors resting directly on the ground). Less than one third of exterior walls are of frame or combustible constructions.

PROTECTION DEFINITIONS:

Highly Protected -

Building is located within 1000 feet of an approved fire hydrant and within 5 road miles of a responding fire department and is included in the "Highly Protected Community Classification List".

Protected -

Building is located within 1000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.

Semi-Protected -

Building is located more than 1000 feet of an approved fire hydrant, but is within 5 road miles of a responding fire department.

Unprotected - All Others

TERRITORIES:

Upstate -

All of state except Putnam, Rockland, Suffolk, Nassau, Westchester, Richmond, Queens, New York, Bronx & Kings.

Suburban -

Putnam, Rockland, Suffolk, Nassau, Westchester.

New York City -

Bronx, Queens, Kings, Richmond, New York

Listed below are the Highly Protected Communities to be used with this section of the manual.

City or Town	County
Albany	Albany
Alden (Tn.)	Erie
Alfred	Allegany
Amherst (Tn.)	Erie
Amsterdam	Montgomery
Arcadia (Tn.)	Wayne
Auburn	Cayuga
Baldwinsville	Onondaga
Ballston (Tn.)	Saratoga
Ballston Lake	Saratoga
Batavia	Genesee
Beacon	Dutchess
Beekman	Dutchess
Bethlehem (Tn.)	Albany
Binghamton	Broome
Binghamton (Tn.)	Broome
Blasdell	Erie
Branchport	Yates
Brighton (Tn.)	Monroe
Brighton (Tn.)	Erie
Buffalo	Erie
Burnt Hills	Saratoga
Canandaigua	Ontario
Canton (Tn.)	St. Lawrence
Cayuga Heights	Tompkins
Cazenovia	Madison
Chatham	Columbia
Cheektowaga (Tn.)	Erie
Churchtown	Columbia
Cicero (Tn.)	Onondaga
Clarence (Tn.)	Erie
Clarence Center	Erie
Claverack	Columbia
Clay (Tn.)	Onondaga
Clayton	Jefferson
Cleveland Hill	Erie
Cohoes	Albany
Colonie (Tn.)	Albany
Constantia (Tn.)	Oswego
Corning	Steuben
Cornwall (Tn.)	Orange
Cortland	Cortland
Cortlandville	Cortland

Listed below are the Highly Protected Communities to be used with this section of the manual.

City or Town	County
Deerpark (Tn.)	Orange
Delmar	Albany
Depew	Erie
Dewitt (Tn.)	Onondaga
Dickinson (Tn.)	Broome
Dundee	Yates
Dunkirk	Chautauqua
East Greenbush	Rensselaer
East Rochester	Monroe
Egbertsville	Erie
Elbridge (Tn.)	Onondaga
Elma	Erie
Elmira	Chemung
Elmira (Tn.)	Chemung
Elmira Heights	Chemung
Elsmere	Albany
Endicott	Broome
Endwell	Broome
Erwin (Tn.)	Steuben
Fairport	Monroe
Fairview	Dutchess
Falconer	Chautauqua
Fredonia	Chautauqua
Fulton	Oswego
Gates (Tn.)	Monroe
Geddes (Tn.)	Onondaga
Geneva	Ontario
German Flats (Tn.)	Herkimer
Glens Falls	Warren
Glenville (Tn.)	Schenectady
Gloversville	Fulton
Grand Island	Erie
Greece (Tn.)	Monroe
Guilderland (Tn.)	Albany
Hamburg (Tn.)	Erie
Hemstreet Park (Tn.)	Rensselaer
Herkimer (Tn.)	Herkimer
Hornell	Steuben
Hornellville (Tn.)	Steuben
Horseheads (Tn.)	Chemung
Hudson	Columbia
Hyde Park (Tn.)	Dutchess

HIGHLY PROTECTED COMMUNITIES**UPSTATE**

Listed below are the Highly Protected Communities to be with this section of the manual.

City or Town	County
Ilion	Herkimer
Irondequoit (Tn.)	Monroe
Ithaca	Tompkins
Ithaca (Tn.)	Tompkins
Jamestown	Chautauqua
Jerusalem (Tn.)	Yates
Johnson City	Broome
Johnstown	Fulton
Kenmore	Erie
Kingston	Ulster
Lackawana	Erie
Lancaster (Tn.)	Erie
Lansing (Tn.)	Tompkins
Latham	Albany
Leroy	Genesee
Liberty	Sullivan
Little Falls	Herkimer
Lockport	Niagara
Malone (Tn.)	Franklin
Manlius (Tn.)	Onondaga
Maplewood	Albany
Marcy (Tn.)	Oneida
Marilla (Tn.)	Erie
Mechanicville	Saratoga
Middletown	Orange
Milo (Tn.)	Yates
Minoa	Onondaga
Newark	Wayne
Newburgh	Orange
New Hartford (Tn.)	Oneida
New Windsor (Tn.)	Orange
New York Mills	Oneida
Niagara (Tn.)	Niagara
Niagara Falls	Niagara
Niskayuna (Tn.)	Schenectady
North Greenbush	Rensselaer
North Syracuse	Onondaga
North Tonawanda	Niagara
Norwich	Chenango

Listed below are the Highly Protected Communities to be used with this section of the manual.

City or Town	County
Ogden (Tn.)	Monroe
Ogdensburg	St. Lawrence
Olean	Cattaraugus
Oneida	Madison
Oneida (Tn.)	Madison
Oneonta	Otsego
Onondaga (Tn.)	Onondaga
Orchard Park (Tn.)	Erie
Oswego	Oswego
Painted Post	Steuben
Penn Yan	Yates
Perinton (Tn.)	Monroe
Pittsford (Tn.)	Monroe
Plattsburgh	Clinton
Port Dickinson	Broome
Port Jervis	Orange
Poughkeepsie	Dutchess
Poughkeepsie (Tn.)	Dutchess
Rensselaer	Rensselaer
Rochester	Monroe
Rome	Oneida
Rotterdam (Tn.)	Schenectady
Salamanca	Cattaraugus
Salina (Tn.)	Onondaga
Saratoga Springs	Saratoga
Schenectady	Schenectady
Schroepfel	Oswego
Scotia	Schenectady
Sherrill	Oneida
Skaneateles (Tn.)	Onondaga
Solvay	Onondaga
South Port (Tn.)	Chemung
Spencerport	Monroe
Syracuse	Onondaga
Tonawanda	Erie
Tonawanda (Tn.)	Erie
Troy	Rensselaer
Union (Tn.)	Broome
Utica	Oneida

Listed below are the Highly Protected Communities to be used with this section of the manual.

City or Town	County
Van Buren (Tn.)	Onondaga
Vestal (Tn.)	Broome
Victor (Tn.)	Ontario
Vienna (Tn.)	Oneida
Warsaw	Wyoming
Warwick (Tn.)	Orange
Waterford	Saratoga
Watertown	Jefferson
Watervliet	Albany
Webster (Tn.)	Monroe
Wellsville (Tn.)	Allegany
West Seneca (Tn.)	Erie
Wheatfield (Tn.)	Niagara
Whitestown (Tn.)	Oneida
Williamsville	Erie

HIGHLY PROTECTED COMMUNITIES

SUBURBAN

City or Town	County
Amityville	Suffolk
Babylon (Tn.)	Suffolk
Baldwin	Nassau
Bayport	Suffolk
Bayshore	Suffolk
Bayville	Nassau
Bedford Hills	Westchester
Belle Terre	Suffolk
Bellrose	Nassau
Bellrose Terrace	Nassau
Bellport	Suffolk
Bethpage	Nassau
Blauvelt	Rockland
Blue Point	Suffolk
Bohemia	Suffolk
Brentwood	Suffolk
Briarcliff Manor	Westchester
Bronxville	Westchester
Brookhaven (Tn.)	Suffolk
Buchanan	Westchester
Carle Place	Nassau
Carmel (Tn.)	Putnam
Center Moriches	Suffolk
Centereach	Suffolk
Centerport	Suffolk
Central Islip	Suffolk
Central Park	Nassau
Centre Island	Nassau
Clarkstown (Tn.)	Rockland
Cold Spring Harbor	Suffolk
Commack	Suffolk
Glen Cove	Nassau
Grandview On Hudson	Rockland
Great Neck Estates	Nassau
Green Acres	Nassau
Greenburg (Tn.)	Westchester
Greenlawn	Suffolk
Greenville	Westchester

SUBURBAN

City or Town	County
Hagerman	Suffolk
Halesite	Suffolk
Harbor Isle	Nassau
Harrison	Westchester
Hartsdale	Westchester
Hauppauge	Nassau
Hempstead (Tn.)	Nassau
Hewlett	Nassau
Hicksville	Nassau
Hillburn	Nassau
Huntington (Tn.)	Suffolk
Huntington Manor	Suffolk
Islip (Tn.)	Suffolk
Islip Terrace	Suffolk
Kensington	Nassau
Lake Secor	Putnam
Lake Success	Nassau
Lakeville	Nassau
Levittown	Nassau
Lido Point Lookout	Nassau
Lindenhurst	Suffolk
Long Beach	Nassau
Lynbrook	Nassau
Mahopac Falls	Putnam
Malverne	Nassau
Mamaroneck (Tn.)	Westchester
Manhasset	Nassau
Massapequa	Nassau
Medford	Suffolk
Melville	Suffolk
Merrick	Nassau
Middle Island	Suffolk
Miller Place	Suffolk
Mineola	Nassau
Mount Kisko	Westchester
Mount Pleasant (Tn.)	Westchester
Mount Vernon (Tn.)	Westchester
Munsey Park	Nassau

SUBURBAN

City or Town	County
Nanuet	Rockland
Nesconsett	Nassau
New City	Rockland
New Hyde Park	Nassau
New Rochelle	Westchester
North Castle (Tn.)	Rockland
North Hempstead (Tn.)	Nassau
North Massapequa	Nassau
North Merrick	Nassau
North Patchogue	Suffolk
Nyack	Rockland
Oakdale	Suffolk
Oceanside	Nassau
Old Brookville	Nassau
Orangetown (Tn.)	Rockland
Oyster (Tn.)	Nassau
Peekskill	Westchester
Pelham (Tn.)	Westchester
Port Washington	Nassau
Ramapo (Tn.)	Rockland
Riverhead (Tn.)	Suffolk
Ronkonkoma	Suffolk
Roslyn	Nassau
Roslyn Heights	Nassau
Russell Gardens	Nassau
Rye	Westchester
Rye (Tn.)	Westchester
Sayville	Suffolk
Scarsdale (Tn.)	Westchester
Seaford	Nassau
Selden	Suffolk
Setauket	Suffolk
Silver Lake Park	Westchester
Smithtown	Suffolk
Spring Valley	Rockland
St. James	Suffolk
Stewart Manor	Nassau
Stony Brook	Suffolk
Syosset	Nassau
Tappan	Rockland
Tuckahoe	Westchester
Uniondale	Nassau

SUBURBAN

City or Town**County**

Valhalla	Westchester
Valley Cottage	Rockland
Valley Stream	Nassau
West Babylon	Suffolk
West Bayshore	Suffolk
West Hempstead	Nassau
West Islip	Nassau
West Nyack	Rockland
West Williston	Nassau
Westbury	Nassau
White Plains	Westchester
White Plains (Tn.)	Westchester
Woodbury	Nassau
Woodburgh	Nassau
Wyandach	Suffolk
Yaphank	Suffolk
Yonkers	Westchester

CRAFTS/12 COMPOSITE RATES
STANDARD CRAFTS/12 CHARGE = \$60

REMAINDER OF STATE

\$250 PROPERTY DEDUCTIBLE

CLASSIFICATION CODE		GENERAL LIABILITY RATE PER \$100 PAYROLL	PRODUCTS / COMPLETED OPERATIONS RATE PER \$1000 GROSS RECEIPTS
AIR CONDITIONER/HEATING	37003	1.50	.58
APPLIANCE - INST,SER,REP	37031	.60	2.17
CABINET MAKER	36006	.10	.54
CARPET INSTALLER	37054	.87	.54
CARPENTER	36007	1.05	.69
COMMUNICATION INSTALLER	37015	1.60	.99
CONTRACTOR	35028	1.30	1.26
DRY WALL	36009	.65	.44
ELECTRICIAN	36010	.60	.85
EXCAVATOR	35022	5.19	.76
FENCE ERECTION	37019	1.90	1.16
FLOOR SANDING	35034	.65	.44
FLOOR WAXING	37022	5.14	2.17
LANDSCAPER	40021	1.00	1.44
GLAZIER	36011	.79	.34
GROUTING	36012	2.17	.54
INTERIOR DECORATOR	36016	.65	.52
JANITOR/CLEANING SERVICE	36018	.65	.48
LATHING	36019	.30	.37
MASON	36020	.99	.14
PAINTING/DECORATION/PAPER	40080	.80	.17
PAVING/BLACKTOPPING	37047	.87	.54
PET GROOMING	37046	.87	.54
PHOTOGRAPHERS	36023	.15	.01
PLASTERING	36025	.91	.37
PLUMBING	36026	1.08	1.64
ROOFING	36028	2.89	1.15
SHEETMETAL WORK	35033	.66	.18
SIDING	36034	.63	.44
SURVEYORS	40057	1.16	1.44
TILE & STONE	37053	.87	.22
UPHOLSTERING	36032	.05	.39
VETERINARIAN (No Professional Liab.)	40064	.49	.01

INCREASED LIMITS FACTORS :
(SINGLE LIMIT)

\$ 50,000
\$ 100,000
\$ 300,000
\$ 500,000
\$ 1,000,000

GENERAL
LIABILITY

1.46
1.74
2.33
2.76
3.30

PRODUCTS /
COMP OP

1.37
1.50
1.80
2.12
2.48

CRAFTS/12 COMPOSITE RATES
STANDARD CRAFTS/12 CHARGE = \$60

SUBURBAN

\$250 PROPERTY DEDUCTIBLE

CLASSIFICATION	CODE	GENERAL LIABILITY RATE PER \$100 PAYROLL	PRODUCTS / COMPLETED OPERATIONS RATE PER \$1000 GROSS RECEIPTS
AIR CONDITIONER/HEATING	37003	1.78	.69
APPLIANCE - INST,SER,REP	37031	.71	2.57
CABINET MAKER	36006	.11	.64
CARPET INSTALLER	37054	1.04	.64
CARPENTER	36007	1.24	.82
COMMUNICATION INSTALLER	37015	1.89	1.17
CONTRACTOR	35028	1.55	1.50
DRY WALL	36009	.77	.51
ELECTRICIAN	36010	.71	1.00
EXCAVATOR	35022	6.16	.89
FENCE ERECTION	37019	2.25	1.38
FLOOR SANDING	35034	.77	.51
FLOOR WAXING	37022	6.10	2.57
LANDSCAPER	40021	1.18	1.71
GLAZIER	36011	.94	.41
GROUTING	36012	2.57	.64
INTERIOR DECORATOR	36016	.77	.63
JANITOR/CLEANING SERVICE	36018	.77	.57
LATHING	36019	.36	.45
MASON	36020	1.17	.17
PAINTING/DECORATION/PAPER	40080	.95	.21
PAVING/BLACKTOPPING	37047	1.04	.64
PET GROOMING	37046	1.04	.64
PHOTOGRAPHERS	36023	.18	.01
PLASTERING	36025	1.07	.45
PLUMBING	36026	1.28	1.95
ROOFING	36028	3.43	1.37
SHEETMETAL WORK	35033	.78	.22
SIDING	36034	.74	.51
SURVEYORS	40057	1.38	1.71
TILE & STONE	37053	1.04	.26
UPHOLSTERING	36032	.06	.47
VETERINARIAN (No Professional Liab.)	40064	.59	.01

INCREASED LIMITS FACTORS :
(SINGLE LIMIT)

	GENERAL LIABILITY	PRODUCTS / COMP OP
\$ 50,000	1.46	1.37
\$ 100,000	1.74	1.50
\$ 300,000	2.33	1.80
\$ 500,000	2.76	2.12
\$ 1,000,000	3.30	2.48

CRAFTS/12 COMPOSITE RATES
STANDARD CRAFTS/12 CHARGE = \$60

NEW YORK CITY

\$250 PROPERTY DEDUCTIBLE

CLASSIFICATION	CODE	GENERAL LIABILITY RATE PER \$100 PAYROLL	PRODUCTS / COMPLETED OPERATIONS RATE PER \$1000 GROSS RECEIPTS
AIR CONDITIONER/HEATING	37003	2.81	.73
APPLIANCE - INST,SER,REP	37031	1.36	2.71
CABINET MAKER	36006	.19	.67
CARPET INSTALLER	37054	1.97	.67
CARPENTER	36007	1.97	.86
COMMUNICATION INSTALLER	37015	3.59	1.23
CONTRACTOR	35028	2.95	1.58
DRY WALL	36009	1.45	.54
ELECTRICIAN	36010	1.14	1.05
EXCAVATOR	35022	16.89	.95
FENCE ERECTION	37019	4.27	1.45
FLOOR SANDING	35034	1.45	.54
FLOOR WAXING	37022	16.72	2.71
LANDSCAPER	40021	2.24	1.81
GLAZIER	36011	1.50	.44
GROUTING	36012	4.89	.67
INTERIOR DECORATOR	36016	1.45	.66
JANITOR/CLEANING SERVICE	36018	1.45	.61
LATHING	36019	.57	.47
MASON	36020	1.86	.18
PAINTING/DECORATION/PAPER	40080	1.81	.22
PAVING/BLACKTOPPING	37047	2.35	.67
PET GROOMING	37046	1.63	.67
PHOTOGRAPHERS	36023	.34	.01
PLASTERING	36025	2.04	.47
PLUMBING	36026	2.03	2.06
ROOFING	36028	5.43	1.44
SHEETMETAL WORK	35033	1.47	.23
SIDING	36034	1.18	.54
SURVEYORS	40057	2.61	1.81
TILE & STONE	37053	1.63	.28
UPHOLSTERING	36032	.10	.48
VETERINARIAN (No Professional Liab.)	40064	1.13	.01

INCREASED LIMITS FACTORS :
(SINGLE LIMIT)

\$	50,000
\$	100,000
\$	300,000
\$	500,000
\$	1,000,000

GENERAL
LIABILITY

1.46
1.74
2.33
2.76
3.30

PRODUCTS /
COMP OP

1.37
1.50
1.80
2.12
2.48

OPTIONAL COVERAGES

A. PROPERTY:

Accounts Receivable	\$ 2 Per	\$1,000
Builders Risk (SF-21)	\$ 2 Per	\$1,000
Extra Coverage (SF-21A)	5 Per	\$1,000
Renovation Forms		
Standard (SF-21D)	\$ 5 Per	\$1,000
Broad (SF-21C)	7 Per	\$1,000
Special (SF-21B)	10 Per	\$1,000

Building & Business Property (except tools & equipment)
(SF-510 & SF-1 Coverage) (Rates per \$1,000)

	OFFICE		SHOP OR STORAGE	
Masonry	Building	Bus.Prop	Building	Bus.Prop.
Highly Prot.	2.41	3.62	9.01	10.76
Protected	2.79	4.51	10.45	12.50
Semi-Protected	5.14	5.06	15.76	15.46
Unprotected	5.59	5.44	18.19	17.21
Frame				
Highly Prot.	4.30	4.99	12.73	12.42
Protected	4.99	5.82	14.85	14.47
Semi-Protected	5.44	6.13	18.35	17.21
Unprotected	5.67	6.35	21.15	17.89

Building & Business Property - (add in addition to building & business property rates)

Building			
SF-2	.38	Per	\$1,000
SF-3	.46	Per	\$1,000
Business Property			
SF-4A	1.14	Per	\$1,000
SF-4 (at home/office only)	5.00	Per	\$1,000
Business Credit Card, Forgery and Counterfeit Money	2	Per	\$1,000
Computer Coverage (MR-61)	5	Per	\$1,000
Contractors Equipment			
Standard (MR-71)	9	Per	\$1,000
Risks Not Otherwise Excluded (MR-72)	11	Per	\$1,000

Customers Goods (SF-132 & SF-132A)

SF-132	7	Per	\$1,000
SF-132A	7	Per	\$1,000

Debris Removal	10	Per	\$1,000
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Deductibles

All rates in this manual are based upon \$250 deductible clause. Optional Higher Deductibles are shown in the following table:

Deductible Rate Factors

Amount of Deductible	SF Forms	Optional MR Forms
\$ 500	.93%	.98%
1,000	.86%	.93%
2,500	.79%	.87%
5,000	.70%	.77%
10,000	.60%	.66%

Employee Dishonesty	3	Per	\$1,000
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Equipment Rental Reimbursement (MR-74)	8	Per	\$1,000
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Exterior Signs (MR-89)	19	Per	\$1,000
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Extra Expense (SF-44)	9	Per	\$1,000
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Installation Floater

Standard (MR-75)	4	Per	\$1,000
Special (MR-76)	6	Per	\$1,000

Loss of Earnings (SF-43)

33 1/3%	Limit per 30 days	5	Per	\$1,000
25%	Limit per 30 days	5	Per	\$1,000
16 2/3%	Limit per 30 days	4	Per	\$1,000

Miscellaneous Property Floater (MR-52) (MR-54)

MR-52	16	Per	\$1,000
MR-54 (Select one group on form)			
Group 1	5	Per	\$1,000
Group 2	7	Per	\$1,000
Group 3	10	Per	\$1,000

Money & Securities

Remainder of State	5	Per	\$1,000
Suburban & New York City	10	Per	\$1,000

Property of Others in Your Care, Custody and Control	5 Per	\$1,000
Repairman's Floater (MR-73)	10 Per	\$1,000
Surveyor's Property Floater (MR-101)	13 Per	\$1,000
Tools & Equipment Floater		
Standard (MR-80)	8 Per	\$1,000
Broad (MR-78)	11 Per	\$1,000
Special	15 Per	\$1,000
Valuable Papers & Records	8 Per	\$1,000
While Away From the Insured Premises	5 Per	\$1,000

OPTIONAL LIABILITY COVERAGES:

B. LIABILITY:

Additional Insured - (Various Forms)

The following additional insureds may be added at no additional premium:

- a) Spouses (LS-22)
- b) Fiduciaries (administrators, executors, guardians, committees and trustees) (LS-22)
- c) Members of clubs or unincorporated associations (LS-23)
- d) Mortgagees and loss payees (LS-22) (No occupancy of Premises)

Additional Insured - State or Political subdivision - (LS-25)

\$5.00 per subdivision.

The following additional insureds may be added at the following scale of flat premium charges per each additional insured added during the same policy year. The charge per additional insured is based on the unaudited liability premium for the liability classification that specifically relates to the exposure of the additional insured:

- a.) Additional Insureds – Vendors Broad Form (LS-71) for the manufacturer’s or distributor’s products/completed operations applicable to the products sold by a vendor
- b) Additional Owners (LS-19) (LS-22)
- c) Architects, engineers or surveyors engaged by the insured (LS-21) (LS-22) or engaged by others (LS-22)
- d) Concessionaires (LS-22)
- e) contractors or subcontractors (LS-21) (LS-22)
- f) Employees other than executives and others qualifying as insureds (LS-21)
- g) Mortgagees and loss payees (LS-22) (Occupancy of Premises)
- h) Owner when tenant is named insured (LS-19)
- i) Persons or organizations involved with saddle animals (LS-22)
- i.) Purchasers under contract/owners by deed (LS-22) (Occupancy or No occupancy of premises)
- k) tenants or exhibitors (LS-22)
- i) Trustees in bankruptcy and receivers in bankruptcy. (LS-22)

Additional Insured Flat Charge Scale

<u>Liability Premium Range</u>	<u>Charge</u>	<u>Liability Premium Range</u>	<u>Charge</u>
\$ 1 to \$ 249	\$ 5	\$ 5,000 to \$ 5,499	\$ 250
\$ 250 to \$ 499	\$ 10	\$ 5,500 to \$ 5,999	\$ 275
\$ 500 to \$ 999	\$ 25	\$ 6,000 to \$ 6,499	\$ 300
\$ 1,000 to \$ 1,499	\$ 50	\$ 6,500 to \$ 6,999	\$ 325
\$ 1,500 to \$ 1,999	\$ 75	\$ 7,000 to \$ 7,499	\$ 350
\$ 2,000 to \$ 2,499	\$ 100	\$ 7,500 to \$ 7,999	\$ 375
\$ 2,500 to \$ 2,999	\$ 125	\$ 8,000 to \$ 8,499	\$ 400
\$ 3,000 to \$ 3,499	\$ 150	\$ 8,500 to \$ 8,999	\$ 425
\$ 3,500 to \$ 3,999	\$ 175	\$ 9,000 to \$ 9,499	\$ 450
\$ 4,000 to \$ 4,499	\$ 200	\$ 9,500 to \$ 9,999	\$ 475
\$ 4,500 to \$ 4,999	\$ 225	\$ 10,000 & HIGHER	\$ 500

Additional Insured (continued)

When the charge for services is less than 25% of insured's total annual charge for services, apply the following:

The following additional insureds may be added at a 2% increase to the liability premium:

Person or organization where charge for services is less than 25% of insured's total annual charge for services.

Aggregate Limits (LS-10)

An aggregate limit for BI/PD may be included on:

- a) consolidated hazard forms such as LS-5 and LS-6, and
- b) Combined individual hazard form LS-3

Each Occurrence (000)	Aggregate Limit (000)					
	100	300	500	1,000	2,000	3,000
25	.970	1.000	1.000	1.000	1.000	1.000
50	.950	.985	1.000	1.000	1.000	1.000
100	---	.960	.980	1.000	1.000	1.000
300	---	---	.950	.960	.985	1.000
500	---	---	---	.950	.970	.985
1,000	---	---	---	---	.950	.960

Multiply the appropriate factor from the aggregate limit table by the General Liability rate and Products/Completed Operations (if any).

Business General Liability (LS-5) \$23 Flat Charge
 (charge in addition to General liability and products/completed operations)

Business General Liability - Extra Coverage (LS-6) \$27 x Increased limits factor
 (charge in addition to General liability and products/completed operations)

Deductible Liability Coverage - Property Damage Only (LS-56)

Amt of Insureds Retention	Percentage of Credit	
	M&C	Products & Completed Operation
\$ 100	.5%	.6%
250	1.5%	2.0%
500	2.5%	3.0%
1,000	3.5%	5.0%
2,000	5.0%	10.0%

Fire Legal Liability (LS-48) \$1 Per \$1,000

Owners & Contractors Protective (LS-8)
 (Total cost for all work for the
 specified project)

Remainder of State

Contractor	8 Per	\$1,000
Owners - NOC	6 Per	\$1,000

New York City

Contractor	20 Per	\$1,000
Owners - NOC	14 Per	\$1,000

Personal Injury Liability (LS-49)

15% of M&C premium
 or minimum premium x
 increased limits factor

Premises Medical Payments

Limits	Premium
1,000/50,000	\$7

Snowplowing Liability Charge

Limit	Charge
25,000	\$40
50,000	55
100,000	67
300,000	89
500,000	105
1,000,000	127

These charges reflect the increased limit factors and aggregate credit.