

SOUTHERN GENERAL AGENCY, INC. / SGA-SOUTH

LOUISIANA

ARTISAN CONTRACTOR LIABILITY PROGRAM

This program is designed only for those artisan contractor classifications shown on the rate pages. It is not designed for general contractors or any contractor who subcontracts more than 25% of his total work. It is also not intended for contractors who are engaged in leasing or renting of their equipment to others. Any risk situations that develop outside of underwriting, policy coverages or the guidelines shown in this program automatically becomes a SUBMIT TO THE COMPANY. Please contact your Underwriter for approval.

ARTISAN LIABILITY PROGRAM

CLASS CODE	100	300	500	1,000	CLASSIFICATIONS
	200	600	1,000	2,000	
STATE OF LOUISIANA					
91111	33.00	42.90	46.20	52.80	AIR CONDITIONING SYSTEMS INSTALLATION, SERVICE OR REPAIR - No sales or display rooms. SUBMIT - all risks with crane exposures.
97220	14.30	18.70	20.90	23.10	AIR COOLED ENGINE SERVICE OR REPAIR - No Boats, Jet Skis, Automobiles, All-Terrain Vehicles, Motorcycles, Snow Mobiles, No recreational Vehicles.
91150	30.80	35.20	37.40	39.60	APPLIANCE & ACCESSORIES INSTALL - COMMERCIAL - No LPG manufacturing, storage or distribution. Includes Service and Repair.
91155	33.00	38.50	39.60	42.90	APPLIANCE & ACCESSORIES INSTALL - HOUSEHOLD - No LPG manufacturing storage or distribution. Includes Service and Repair.
91315 ◆	12.10	17.60	19.80	22.00	CABLE OR SUBSCRIPTION TV - Includes installation of lines and equipment at the customer's premises. Include the payroll for clerical, outside salespersons, collectors and messengers. No cable TV line construction. No fiber optic cable work. No cell phone tower work. No exterior work over three (3) stories. Satellite dish installation permitted if under three (3) stories in height. Add RVIC 963.
91340	41.80	52.80	56.10	63.80	CARPENTRY - CONSTRUCTION - RESIDENTIAL - Construction of residential property not exceeding three (3) stories in height. No tract homes, Multi-family housing, or new building construction operations outside of specific endorsement wording. No abatement work.
91341	44.00	55.00	61.60	67.10	CARPENTRY - INTERIOR - Includes the installation of doors, floors, laminate floors, cabinets, windows and hardwood or parquet flooring. Not applicable to contractors engaged in any other carpentry operation at the same job or location. No abatement work.
91342 NOC	47.30	61.60	69.30	81.40	CARPENTRY - no abatement work. Not to be included in the Remodeling class description (91344).
91343	17.60	23.10	27.50	30.80	CARPENTRY - SHOP ONLY - WOODWORKING - The following shall be separately classified and rated: Lumberyards - Building material dealers - Home Improvement Stores.
91405 ◆	41.80	49.50	51.70	53.90	CARPET, RUG, FURNITURE, OR UPHOLSTERY CLEANING - ON CUSTOMER PREMISES - No water extraction except in conjunction with carpet cleaning. Add RVIC 963.
91436	34.10	44.00	50.60	56.10	CEILING OR WALL INSTALLATION - METAL -Other than metal classify and rate as drywall or wallboard installation.
99952	71.50	88.00	94.60	104.50	CLEANING OUTSIDE OF BUILDING BY WATER OR STEAM PRESSURE APPARATUS - Not over three (3) stories - \$500.00 PD deductible per claim.
91560	42.90	56.10	63.80	66.00	CONCRETE CONSTRUCTION - SUBMIT all structural work, including foundation repair, drilling and any crane exposures. Includes operations at the insured's permanent yard maintained for storage of material and equipment. Also includes foundations, making, setting up or taking down forms, scaffolds, false work, or concrete distributing apparatus. Includes concrete pumping operations. No bridge, dam, tunnel or sewer construction, gunite or shot-crete work, pile driving, tunneling, subway construction, caisson or cofferdam work, or highway construction. No playground work.
91629	29.70	40.70	45.10	52.80	DEBRIS REMOVAL/ CONSTRUCTION SITE CLEAN-UP- for risks solely engaged in the removal of debris in connection with acceptable construction operations, No salvage operations, No asbestos or mold removal, or remediation.
91746	35.20	44.00	47.30	52.80	DOOR, WINDOW INSTALLATION - METAL SUBMIT automatic door work including garage doors. Other than metal classify and rate as Carpentry - Interior 91341.
92215	31.90	37.40	39.60	45.10	DRIVEWAY, PARKING AREA or SIDEWALK PAVING or REPAVING - Classification does not include clearing or right-of-way, earth or rock excavation, filling or grading of land.
92338	16.50	22.00	25.30	26.40	DRYWALL OR WALLBOARD INSTALLATION - Painting of drywall must be rated separately with painting class code 98305.
92478	19.80	25.30	28.60	31.90	ELECTRICAL WORK - WITHIN BUILDINGS- Includes installation or repair of electrical fixtures and appliances and incidental outside work. It does not include installation of alarms or alarm systems, electrical machinery or auxiliary apparatus. No Fiber Optic cable or cell phone tower work.
94276	53.90	69.30	77.00	88.00	FENCE ERECTION CONTRACTORS - for risks that only install or erect fences. This classification does not include fence dealers. Swimming Pool Safety Fencing prohibited.
94569	30.80	37.40	40.70	44.00	FLOOR COVERING INSTALLATION - NOT CERAMIC TILE OR STONE - includes carpet installation. Harwood floor installation must be rated using Carpentry - Interior class code 91341.
95124	26.40	31.90	35.20	37.40	FURNITURE / FIXTURES INSTALLATION - Installation in office or stores - portable - metal or wood. No furniture delivery operations.
95233 ◆	N/A	N/A	N/A	N/A	GARBAGE, ASH OR REFUSE COLLECTING - No landfill, reduction, rendering or fertilizer plants. No hazardous industrial or medical waste. \$500 PD deductible per claim. Add RVIC 963.

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CLASS CODE	<u>100</u> 200	<u>300</u> 600	<u>500</u> 1,000	<u>1,000</u> 2,000	CLASSIFICATIONS
STATE OF LOUISIANA					
95410	58.30	71.50	79.20	88.00	GRADING OF LAND - 3 ft. depth limitation. SUBMIT if more than 3 ft. Includes borrowing, filling or back filling. Prohibitive risks are excavation, street or road construction, tunneling, bridge/dam construction, mining, work on landfills, and removal of underground storage tanks, No explosives or firebreak work. No engineering or waterworks exposures. Add CG 21 42.
95625	46.20	58.30	64.90	71.50	HANDYPERSON -for a person who is not licensed in a particular trade or trained as a professional artisan, but is in the business of being hired to do a variety of miscellaneous work for others, usually involving minor repairs in a household environment. No roofing. No subcontracted work.
95647	25.30	31.90	35.20	38.50	HEATING AND AIR CONDITIONING INSTALLATION, SERVICE OR REPAIR - NO LPG. No sales or display rooms. SUBMIT if any crane exposures
96053 NOC	31.90	38.50	40.70	45.10	HOUSE FURNISHING INSTALLATION - includes incidental upholstery. If any floor covering installation, add 94569. No furniture delivery operations.
96408 NOC	47.30	56.10	60.50	66.00	INSULATION INSTALL - PLASTIC - Includes installation or application of acoustical or thermal insulating material in buildings or within building walls. Class applies only when insulation or acoustical work is performed as a separate operation, not part of or incidental to any other construction operation performed at same job location. No asbestos, formaldehyde products or polyurethane framing operations.
96410	47.30	56.10	60.50	66.00	INSULATION INSTALL - MINERAL - Comments same as 96408.
96611	22.00	26.40	27.50	28.60	INTERIOR DECORATORS
96816 ◆	28.60	36.30	38.50	42.90	JANITORIAL SERVICES - Window cleaning, painting, maintenance or repair at any location where such contractor does not also perform janitorial services shall be separately classed and rated. Floor waxing <u>only</u> after normal business hours - add 10% surcharge. No floor waxing for 24-hour operations. No risks with propane floor waxers. No supermarkets or superstores. No more than 15% floor waxing. Add RVIC 963. \$500 PD Deductible per claim.
97047 ◆	31.90	37.40	39.60	40.70	LANDSCAPE GARDENING - includes laying out grounds, planting trees, shrubs, flowers or lawns, and interior landscaping. No herbicide or pesticide application. No excavation. Residential and commercial <u>property</u> work only. No work along any roads or highways. If any sprinkler system installation or work add the appropriate plumbing classification and premium. No interior sprinkler system work of any type.
97050 ◆	27.50	31.90	34.10	36.30	LAWN CARE SERVICES - For risks which provides services for lawn care, such as mowing, fertilizing, edging or cleaning lawns, including the removal of leaves, or preventing growth of or killing weeds. Coverage is included for incidental application of "over the counter" herbicides or pesticides on lawns under the insureds regular care. Does not apply to risks, which apply herbicides or pesticides if the insured is required to obtain a license, or permit to apply. Residential and commercial <u>property</u> work only. No work along any roads or highways. Add RVIC 963 & CG 22 93.
97447	22.00	28.60	30.80	35.20	MASONRY – Includes exterior tile operations. Includes swimming pool tile work if above the water line only.
98111 ◆	5.50	6.60	7.70	8.80	OFFICE MACHINES OR APPLIANCE INSTALLATION AND SERVICE - Includes shop operations. Add RVIC 963.
98304 NOC	50.60	61.60	68.20	74.80	PAINTING - EXTERIOR - 3 STORIES OR LESS - \$500 PD deductible per claim. No painting of bridges or towers of any type. No painting of any oil gas, or water tanks. No painting over 3 stories in height. SPRAY PAINTING- MUST SURCHARGE 25%
98305	28.60	35.20	39.60	41.80	PAINTING - INTERIOR - Includes faux and interior decorative painting operations. \$500 PD Deductible per claim.
98344	22.00	28.60	30.80	34.10	PAPERHANGING
98449	44.00	55.00	57.20	66.00	PLASTERING OR STUCCO -No artificial (E.I.F.S) stucco work or application. Includes metal lath work for stucco operations. \$500 PD Deductible per claim.
98482	46.20	53.90	59.40	66.00	PLUMBING - COMMERCIAL - No LPG gas. Includes installation, service or repair of sanitary gas, steam, hot water, pipe or other pipe fittings including building connections. No sewer contractors. No interior sprinkler system work of any type. No swimming pool operations.
98483	46.20	53.90	59.40	66.00	PLUMBING - RESIDENTIAL - Applies to insureds whose principal operations are in connection with 1-4 family dwellings. Also includes house connections. No LPG gas. No sewer contractors. No interior sprinkler system work of any type. No swimming pool operations.

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CLASS CODE	<u>100</u> 200	<u>300</u> 600	<u>500</u> 1,000	<u>1,000</u> 2,000	CLASSIFICATIONS
STATE OF LOUISIANA					
91344	48.40	61.60	68.20	75.90	REMODELING - Class is intended for those risks primarily in the business of upgrading and additions. Only includes the exposures for Carpentry (not NOC), electrical work, painting, drywall work and plumbing. No other exposures will be recognized in this definition for one and two man minimum payroll accounts. No uninsured roofing subcontracted work. Subcontracted roofing must have other insurance with limits equal to or greater than the named insured. The named insured must also be added as an additional insured to the roofers policy. Add RVIC 30s. No General Contractors.
98805	22.00	26.40	29.70	34.10	SEPTIC TANK SYSTEMS - CLEANING No installation, service or repair.
98967	19.80	23.10	28.60	31.90	SIDING INSTALLATION - Include sheet metal work. Classify wood siding installation as Carpentry - Construction 91340. Includes installation of screen enclosure.
98993	46.20	58.30	66.00	72.60	SIGN ERECTION, INSTALLATION AND REPAIR - SUBMIT all crane exposures. This classification includes shop operations.
99003	6.60	7.70	8.80	9.90	SIGN - PAINTING / LETTERING - INTERIOR - \$500 PD deductible per claim. Includes shop operations and the existence hazard of signs located away from the insured's location.
99004	17.60	20.90	23.10	25.30	SIGN - PAINTING / LETTERING - EXTERIOR - Under three (3) stories in height only. \$500 PD deductible per claim. Class includes shop operations and the existence hazard of signs located away from the insured's premises.
99080	36.30	47.30	50.60	57.20	SOLAR ENERGY CONTRACTORS - applies to all works including heating, cooling, and power generation. Separately class and rate insulation work. Submit all risks with roofing exposures.
99505 ◆	38.50	47.30	51.70	60.50	SWIMMING POOL SERVICING - applies to risks engaged in routine maintenance of swimming pools, such as cleaning filters, vacuuming and maintaining proper pH level, but not involved in major repair work. No structural or repair work. Add RVIC 963.
99650	17.60	20.90	22.00	24.20	TELEVISION OR RADIO RECEIVING SET INSTALLATION/ REPAIR - residential only, no commercial work.
99709	41.80	52.80	57.20	62.70	TENTS or CANVAS GOODS - ERECTION, REMOVAL, OR REPAIR – Includes awning.
99746	26.40	29.70	31.90	34.10	TILE, STONE, MARBLE, MOSAIC OR TERRAZZO WORK - INTERIOR - Exterior construction work shall be separately classed and rated as "Masonry".
99827 NOC	15.40	19.80	22.00	24.20	UPHOLSTERY - Includes incidental furniture refinishing or repairing.
99955 NOC	48.40	58.30	61.60	68.20	WATERPROOFING - No roofing or roofing related exposures. No work over 3 stories in height. Incidental pressure cleaning of hoods and vents in restaurants is acceptable. \$500 PD Deductible per claim.
99975 ◆	48.40	60.50	66.00	71.50	WINDOW CLEANING - under three (3) stories only if any exterior work. \$500 PD Deductible per claim. Add RVIC 963.

	600	700	800	900	MINIMUM PREMIUMS

ALL NEW AND RENEWAL BUSINESS IS SUBJECT TO COMPANY POLICY FEES AND SURPLUS LINES TAXES

- √ All rates are to be applied to **\$15,600** one owner payroll. Rates are per \$1,000 payroll.
- √ Rates are composite rated for premises operations and Products / Completed operations.
- √ All premium is minimum and deposit, and subject to audit.
- √ For single aggregate limit apply 2% credit to the above rates.
- √ Apply actual payroll for all fulltime, leased, temporary and part-time workers.
- √ For one person payroll, charge highest rated classification.
- √ List all classes that pertain to risk.
- √ Only our contracted General Agent with RVIC has binding authority.
- √ See certified acts of Terrorism on Page 5.

◆ Denotes classifications with products/ completed operations "included" in the general aggregate limit. Add RVIC 963

ARTISAN LIABILITY PROGRAM

RATING FOR CONTRACTORS - SUB CONTRACTED WORK - Rate on total cost of work per \$1,000 for all insured subcontracted work.

CLASS CODE	<u>100</u> 200	<u>300</u> 600	<u>500</u> 1,000	<u>1,000</u> 2,000	CLASSIFICATIONS
91581	1.65	2.00	2.15	2.35	CONTRACTORS - SUBCONTRACTED WORK - in connection with construction, erection or repair - NOT buildings.
91583	2.25	2.72	2.95	3.21	CONTRACTORS - SUBCONTRACTED WORK- in connection with construction, erection or repair - 1 or 2 family dwellings.
91584	2.75	3.32	3.60	3.93	CONTRACTORS - SUBCONTRACTED WORK - in connection with construction, erection or repair - Buildings - Industrial use.
91585	2.00	2.42	2.62	2.86	CONTRACTORS - SUBCONTRACTED WORK - in connection with construction, erection or repair of buildings.

Subcontractor rates cannot be written as “stand alone” coverage.

No uninsured roofing subcontracted work. Subcontracted roofing must have other insurance with limits equal to or greater than the named insured. The named insured must also be added as an additional insured to the roofers policy. Rate on total cost of work per \$1,000. “Total cost” is defined as the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of the work and all fees, bonuses or commissions paid.

All other subcontracted work is acceptable either insured or uninsured. If subcontractors are insured, the above rates and coverage requirement are applicable. If subcontractors are uninsured use actual payroll and the applicable rate shown for those affected classes. **Only** those acceptable classes shown for this program qualify.

ADDITIONAL UNDERWRITING

- √ **Maximum allowable depth for trenching, grading of land, digging, etc. is three (3) ft. submit all other.**
- √ **RVIC 30s is mandatory if work is sub-contracted.**
- √ **SUBMIT all risks outside of the underwriting guidelines for these classes.**
- √ **SUBMIT risks that have annual payroll over \$500,000, single risks that generate premium over \$15,000 and single risks with annual receipts over \$2,000,000.**
- √ **The rates for all classes do not reflect any sales, display rooms or store exposures.**
- √ **No mobile home or related work.**
- √ **No roofers or roof related work.**
- √ **No marine or marine related work.**

Terrorism Coverage: Form CG 21 70 (11 02) edition is available for an additional premium of 5% of the total policy premium.

***If Terrorism Coverage is taken, use Class Code 88888.**

ARTISAN LIABILITY PROGRAM

MANDATORY ENDORSEMENTS / FORMS

FORM NUMBER	DESCRIPTION
RVIC 901 (07 06)	INFORMATIONAL ENDORSEMENT
RVIC 977 (09 06)	MINIMUM EARNED PREMIUM
RVIC 1071 (09 06)	POLICY DECLARATIONS
RVIC 1002 (09 06)	COMMERCIAL LIABILITY DECLARATIONS SCHEDULE
RVIC 1004 (09 06)	SERVICE OF PROCESS
RVIC 1005 (09 06)	POLICY SIGNATURE
CG 00 01 (12 04)	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG 03 00 (01 96)	DEDUCTIBLE LIABILITY INSURANCE ENDORSEMENT
CG 21 47 (07 98)	EMPLOYMENT RELATED PRACTICES
CG 21 49 (09 99)	TOTAL POLLUTION EXCLUSION
CG 21 90 (01 06)	TERRORISM EXCLUSION
CG 21 87 (05 04)	CONDITIONAL EXCLUSION OF TERRORISM
IL 00 17 (11 98)	COMMON POLICY CONDITIONS
IL 00 21 (05 04)	NUCLEAR LIABILITY EXCLUSION
SU 102 - COMBINATION	
RVIC-2g (09/06)	Pending and Prior Litigation Exclusion
RVIC -4g (09/06)	Demolition Exclusion
RVIC -5g (09/06)	Cross Suits Endorsement
RVIC -6 (09/06)	Punitive Damages Exclusion
RVIC -6g (09/06)	Roofing Limitation and Exclusion
RVIC -83g (09/06)	Subsidence Exclusion
RVIC -84s (09/06)	Limitation of Coverage – Property Damage Liability
RVIC 952 (09/06)	Assault or Battery Exclusion
RVIC 955 (09/06)	Exclusion - Abuse, Molestation, or Harassment
RVIC 956 (09/06)	Communicable Disease Exclusion
RVIC 964 (09/06)	Pre-Existing Damages Exclusion
RVIC 967 (09/06)	Fungus Exclusion
RVIC 972 (09/06)	Designated Work Exclusion-E.I.F.S.
RVIC 973 (09/06)	Underground Utility Location Warranty
RVIC 974 (09/06)	Classification Limitation Endorsement
RVIC 975 (09/06)	Exclusion of Injury to Employees Contractors & Employees of Contractors
RVIC 978 (09/06)	Exclusion – Asbestos & Silica Dust
RVIC 981 (09/06)	Exclusion – Described Hazards – Dogs
RVIC 982 (09/06)	Exclusion – Breach of Contract
RVIC 984 (09/06)	Amendment of Premium Audit Conditions
OPTIONAL ENDORSEMENTS	
RVIC-30s (09 06)	CONTRACTORS SPECIAL CONDITIONS
RVIC 979 (09 06)	BLANKET ADDITIONAL INSURED
◆ RVIC 963 (09 06)	DELETION OF AGGREGATE LIMIT FOR PRODUCT / COMPLETED OPERATIONS HAZARD (Add to all classes with Products/ Completed Operations “Included” - See Page 7)
RVIC 969 (09 06)	OVER SPRAY EXCLUSION
CG 21 42 (12 04)	EXCLUSION-EXPLOSION COLLAPSE AND UNDERGROUND PROPERTY DAMAGE
CG 21 70 (11 02)	COVERAGE FOR CERTIFIED ACTS OF TERRORISM
CG 22 93 (07 98)	LAWN CARE SERVICES COVERAGE
CG 24 04 (10 93)	WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

* **RVIC-30s (04 03) - Contractors Special Conditions-Mandatory For All “Insured” Subcontracted Work.**

ARTISAN LIABILITY PROGRAM

MINIMUM PREMIUMS

	<u>100/200</u>	<u>300/600</u>	<u>500/1,000</u>	<u>1,000/2,000</u>
BROAD COVERAGE	600	700	800	900

Credits do not apply to minimum premiums. Any and all additional premiums and / or surcharges outside our stated rate developed for any class are to be added to the minimum premium or added to the developed premium if above the minimum premium.

CLASS SPECIFIC ENDORSEMENTS / FORMS

The forms shown below are mandatory for the following classes.

CLASS CODE	FORM NUMBER AND DESCRIPTION
<ul style="list-style-type: none"> ◆91315 - Cable or Subscription TV ◆91405 - Carpet or Upholstery Cleaning ◆95233 - Garbage Ash, or Refuse Collection ◆96816 - Janitorial ◆97047 - Landscape Gardening and Lawn Maintenance ◆97050 - Lawn Care Services ◆98111 - Office Machines or Appliance Installation, Service ◆99505 - Swimming Pool Service ◆99975 - Window Cleaning 	<p>⇒ RVIC 963 (04 03)</p> <p>Deletion of Aggregate Limit for Products - Completed Operations Hazard when products are "included" in the General Aggregate.</p>

DEDUCTIBLES

Deductible credits are to be applied to the applicable rate before multiplying it by the payroll basis. All deductibles are for Property damage only and "per claim". Use **Endorsement CG 03 00 (01 96)**.

CLASS CODE	DEDUCTIBLE AMOUNT		
	250	500	1,000
<ul style="list-style-type: none"> 95233 - Garbage, Ash or Refuse Collection 98304 - Painting - Exterior 98305 - Painting - Interior 98449 - Plastering & Stucco 99003 - Sign Painting - Interior 99004 - Sign Painting - Exterior 99952 - Cleaning Outside Surface of Buildings 99955 - Waterproofing 99975 - Window Cleaning 96816 - Janitorial 	N/A	<u>0</u>	-5%
ALL OTHER CLASS CODES	<u>0</u>	-2%	-7%

ARTISAN LIABILITY PROGRAM

ADDITIONAL INSURED ENDORSEMENTS

The following additional interest endorsements require an additional premium charge of **\$100.00**.

All premium charges for additional insured endorsements are **100% fully earned**.

FORM NUMBER	ENDORSEMENT
CG 20 03 (11 85)	Additional Insured - Concessionaires
CG 20 08 (11 85)	Additional Insured - Users of Golf - mobiles
CG 20 10 (07 04)	Additional Insured - Owners, Lessees or Contractors, Scheduled Person or Organization
CG 20 11 (01 96)	Additional Insured - Managers or Lessors of Premises
CG 20 15 (07 04)	Additional Insured – Vendors
CG 20 26 (07 04)	Additional Insured - Designated Person or organization
CG 20 28 (07 04)	Additional Insured - Lessor of leased equipment
CG 20 29 (11 85)	Additional Insured - Grantor of Franchise

**** Blanket Additional Insured Endorsement (RVIC 979) is available for a minimum charge of \$300 or 10% of the policy premium which ever is greater. If the Blanket Additional Insured (RVIC 979) is requested, Endorsement CG 20 10 (07 04) is mandatory to the policy when issued or endorsed. If the Blanket Additional Insured (RVIC 979) is added mid term to a policy, the full term premium charge applies. Backdating the effective date and / or pro-rating previous additional insured premium charges is prohibited. In the event of cancellation - Additional Insured charges are FULLY EARNED.**

No manuscript wording is allowed on any of the additional insured forms. Only name and address of the additional insured is to be shown on the CG 20 10 (07 04) and no manuscript wording is allowed on RVIC 530.

Certificates of Insurance - are to be issued by you (our contracted agent/broker) on our behalf. Certificates may not be used to alter any agreements, terms, conditions, or clauses from what appears in the policy. Please refer to Blanket Additional Insured (RVIC 979).

The following additional interests may be added with no additional premium charge:

FORM NUMBER	ENDORSEMENT
CG 20 05 (11 85)	Additional Insured - Controlling Interest
CG 20 07 (07 04)	Additional Insured - Engineers, Architects or Surveyors
CG 20 12 (07 98)	Additional Insured - State or Political Subdivisions - Permits
CG 20 18 (11 85)	Additional Insured - Mortgagee, Assignee or Receiver
CG 20 24 (11 85)	Additional Insured - Owners or other interest from whom land has been leased
CG 20 27 (11 85)	Additional Insured - Co-Owner of insured premises

If any additional insured forms are added either at policy inception or by endorsement, use classification code 44446 with all individual additional insureds and code 44444 if the Blanket Additional Insured is added.

ARTISAN LIABILITY PROGRAM

APPLICATION

The Company's Application for this program is designed specifically for Artisan Contractors. This application must be fully completed, signed by the applicant and forwarded to the Company. A copy of your rating worksheet must also accompany the required application.

MANDATORY COVERAGE

This Artisan Liability Program requires the Commercial General Liability Coverage Form to provide coverage for the contractors premises / operations & products / completed operations hazards.

Commercial General Liability Coverage Form **CG 00 01 (12 04)** must be attached to all policies.

DETERMINING THE PREMIUM FOR BROAD FORM

Determine the rate from the Artisan Liability Program Rates page that corresponds to the classification selected.

Determine the annual payroll amount. For individual insureds, co- partners, and executive offices, use an **annual payroll of \$15,600**. For all other employees, leased workers, full-time, part-time, or temporary use actual payroll amount. Do not include payroll of clerical office employees.

Multiply the applicable rate by the total annual payroll (per \$1,000).

GENERAL LIABILITY - LIMITS OF INSURANCE

Maximum Limits

\$1,000,000 Each Occurrence Limit
\$2,000,000 General Aggregate Limit
\$2,000,000 Products - Completed Operations Aggregate Limit
\$1,000,000 Personal Injury and Advertising Liability
\$100,000 Fire Damage Legal Liability
\$5,000 Medical Payment Expense

RENEWALS

All renewal policies must include a completed renewal questionnaire with updated risk information / coverage. If the Blanket Additional Insured form (RVIC 979) is present, a complete listing of all additional insureds under the blanket for the previous term must be forwarded with the questionnaire.

CANCELLATIONS

No flat cancellations allowed. If a policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the Insured cancels, the refund may be less than pro rata and the total retained by the Company shall not be less than 25% of the advanced premium. Cancellation requests by Premium Finance Companies will be cancelled less than pro rata.

WAIVERS OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

Submit all requests to company. Upon approval, charge 5% of the policy premium subject to a minimum premium of \$100 and a maximum premium of \$300. Add CG 24 04 (10 93). **Blanket Waivers are prohibited.**

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CERTIFICATES OF INSURANCE

Upon insured request, a certificate of insurance may be issued by the agent. When issuing the certificate of insurance, the Written Notice of Cancellation must state 10 days, unless otherwise requested by the certificate holder and approved by the Company.

SCHEDULE RATING PLAN

Eligibility

At the Company directive, the **Credit schedule** below only applies to policies which develop an annual premium of **\$1,500** or more. The **Debit schedule** below only applies to policies which develop an annual premium of **\$1000** or more.

Rating Procedure

The following modifications may be applied to recognize such special characteristics of the risk that are not fully reflected in the basic premium or rates. The following criteria must be met in order for the debit(s) or credit(s) to be applied. **Credit(s) cannot be applied to minimum premiums.**

Apply this schedule only after all other rating procedures. **Do not apply any credits that will reduce the policy premium below \$1,000.**

***The total debits or credits under the following table may not exceed 25% on any one given account.**

<i>Description</i>	<i>Range of Modifications</i>	
	<i>Debit</i>	<i>Credit</i>
Management Experience in specialty, loss control program in place, onsite management	7.5%	7.5%
Employees Experience, Selection training and supervision required	7.5%	7.5%
Site Exposure Safety, condition, tidiness, organization and management of work site	7.5%	7.5%
Equipment Equipment not normally used in the trade that creates an additional hazard. Limited use of hazardous equipment usual for the job	7.5%	7.5%
Classification Hazards Peculiar elements of the risk that increase or decrease the exposure to loss.	7.5%	7.5%

ARTISAN LIABILITY PROGRAM

SUBMIT RISKS

- ★ All risks outside these guidelines and coverage requirements.
- ★ Risks that have an annual payroll in excess of \$500,000.
- ★ Risks that generate premium over \$15,000.
- ★ Risks with annual receipts over \$2,000,000.
- ★ Risks with more than 2 losses within past three (3) years.

PROHIBITED RISKS

- ⊗ Any risk with more than 40% subcontracted work.
- ⊗ Any subcontracted work that is not specifically shown as an acceptable classification under this program.
- ⊗ Risks that sell, install, service or repair alarm systems, automatic fire extinguishing systems, boilers, elevators or escalators.
- ⊗ Risks that perform or sublet any demolition or blasting operations.
- ⊗ Contractors with less than one (1) year prior verifiable experience in the same line of work.
- ⊗ Risks that sell, install, service or repair wood, coal or waste oil burning stoves.
- ⊗ Risks that remove asbestos insulation or asbestos containing material, or install insulation materials other than fiberglass or rock wool.
- ⊗ Contractors involved in the sale of chemicals, or the application of chemicals, such as herbicides or pesticides, to property.
- ⊗ Contractors that perform work for petroleum or chemical facilities.
- ⊗ No fiber optic cable work or installation.
- ⊗ No mobile home or related work.
- ⊗ Contractors involved in excavation or tunneling.
- ⊗ Contractors involved in any exterior work over three (3) stories in height.
- ⊗ General Contractors.
- ⊗ No prefab steel construction.
- ⊗ Developers.
- ⊗ Applicants who have been bankrupt or have poor financial history.
- ⊗ Applicants with more than three (3) losses of any type in the past five years.
- ⊗ No per location or per job aggregates.
- ⊗ No recreational playground construction.
- ⊗ No Roofers or Roof related work.
- ⊗ No Marine or Marine related work.
- ⊗ Risks where any office, owner, or partner has a prior felony conviction.