



CGL Program for Artisan Contractors
Quick Reference Guide

Quote, Rate, Bind, Complete Apps & Get Certificates Immediately ONLINE
Direct Bill / No Acord Applications to complete
Admitted Carrier – Demotech rated A' (A Prime) Unsurpassed

Subject to underwriting approval and rating by ONLINE system

Liability Limits	100/200	300/600	500/1,000	1,000 / 2,000
Total Annual Minimum Premium	\$400	\$500	\$575	\$625
<small>*Excluding Taxes and Fees</small>				

IMPORTANT - BE CERTAIN TO LIST ALL OPERATIONS OF THE INSURED ON THE POLICY

* Denotes classes with higher than minimum premium for 1-Man Operations

91111	Air Conditioning Systems Installation, Service or Repair – NO LPG work	96408	Insulation Installation – Plastic No polyurethane foam products
97220	Air Cooled Engine Service or Repair- NO Auto or boat work, ATV's	96611	Interior Decorators – does not include installation
91150	Appliance & Acc I/S/R commercial- NO LPG work	96816	Janitorial Services
91155	Appliance & Acc I/S/R household- NO LPG work	97047	Landscape Gardening (includes lawn sprinkler work)
91315*	Cable or Subscription TV	97050	Lawn Care Services (mowing, weeding-no tree work)
91342*	Carpentry - Commercial	97111	Logging and Lumbering (does not include residential tree removal)
91341*	Carpentry – Interior (incl. wood flooring)	97447	Masonry – brick , block, pavers (no concrete work included)
91343	Carpentry – shop only	98111	Office Machines Installation and Service (No install service repair of computers)
91340*	Carpentry Construction – Residential	98304*	Painting - Exterior - 3 stories or less
91405	Carpet, Rug, Furniture or Upholstery Cleaning on customer premises	98305*	Painting – Interior
91436	Ceiling or Wall Installation - Metal	98344*	Paperhanging
99952*	Cleaning Outside Surfaces of buildings by Water or Steam (includes pressure washing)- NO roofs	98449	Plastering or Stucco - NO EFIS
91560*	Concrete Construction	91344*	Remodeling – Includes 23 class codes typically associated with remodeling work. No GC's.
91629	Debris Removal / Construction Site Clean - Up	98805*	Septic Tank Systems - Cleaning only
91746	Door, Window Installation	98967	Siding Installation -Use 91340/91342 for wood siding
92215	Driveway, Parking Area, Sidewalk Paving or Repaving	98993*	Sign Erection, Installation and Repair
92338	Drywall or Wallboard Installation	99004	Sign Painting / Lettering – Exterior- NO VINYL WRAPS
92478	Electrical Work - within buildings	99003	Sign Painting / Lettering – Interior
94276*	Fence Erection (excl. security fencing around pools)	99080	Solar Energy Contractors – no window tinting ops
94569	Floor Covering Installation – carpet and vinyl Use 99746 ceramic tile or stone Use 91341 for wood flooring	99505*	Swimming Pool Servicing
95124	Furniture / Fixtures Installation	99709	Tents or Canvas Goods - Erection, Removal, or Repair
95233	Garbage, Ash or Refuse Collecting	99746	Tile, Stone, Marble, Mosaic or Terrazzo Work – Interior Use 97447, Masonry for exterior work
95410*	Grading of Land	99650	TV or Radio Receiving Set Installation or Repair
95625*	Handyperson – NO commercial work, roofing or subs	99827	Upholstery – NO auto, boats or RV work
95647	Heating & Air Conditioning Installation Service or Repair- NO LPG work	99955*	Waterproofing (see Cleaning outside surface, 99952, for pressure washing operations) – NO roofs
96053	House Furnishing Installation	99975	Window Cleaning
96410	Insulation Installation – Mineral No polyurethane foam products		

SUBCONTRACTORS

91581	Contractors - Subcontracted Work – In connection with construction, erection or repair - NOT buildings.	91584	Contractors - Subcontracted Work - In connection with construction, erection or repair - Buildings - Industrial use.
91583	Contractors - Subcontracted Work - In connection with construction, erection or repair - 1 or 2 Family dwellings.	91585	Contractors - Subcontracted Work - In connection with construction, erection or repair of buildings.

Deductible Options (PD Only - first dollar coverage for BI) **\$250/\$500/\$1,000/\$2,000 Per Claim**

Florida Program Highlights



All size risks eligible – large firms and 1-man operations *additional discounts available for larger risks.	\$16,700 Annual Payroll assessed for each active owner.	Automatic Additional Insured CG 2010 INCLUDED AT NO CHARGE! 1/7/17 NB 3/7/17 RN
New ventures are eligible with one year experience in the same field.	All payment plans can be set up on EFT via electronic check or credit card.	Individual Additional Insureds \$50 (all types) Automatic Additional Insured CG 2037 including Products-Completed Operations \$100 fully earned
Prior insurance not required, but discounts available if it exists and risk is claim-free in the last three years. Proof of prior insurance required in file.	Single Pay Plan – no set up fee 4 Pay Plan 11 Pay Plan EFT Required > \$625 Premium Premium finance is not allowed	Omnibus form includes Automatic Additional Insured CG 2010 and CG 2037, Primary & Non-Contributory wording and Automatic Waiver of Subrogation \$250 fully earned
Up to 15 eligible classes on one quote.	Inland Marine Coverage available for tools, equipment and installation floaters.	Individual waiver of Subrogation \$50 each Automatic Waiver of Subrogation \$100 fully earned

INELIGIBLE RISKS (NEW AND RENEWAL BUSINESS)

- 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 subcontract any demolition or blasting operations. Any operation where explosive materials are used.
- Contractors with less than one (1) year prior verifiable experience in the same line of work.
- Risks that sell, install, service, modify 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.
This includes risks involved in mold and/or fungus remediation work.
- Contractors involved in the sale of chemicals, or the application of chemicals, such as herbicides or pesticides, to property.
This includes risks involved in any chemical spraying or fumigating work.
- Contractors that perform work for petroleum or chemical facilities. This includes oil, gas, or LPG related work.
- Operations or work related to radioactive or nuclear material.
- Fiber optic cable work or installation (except Cable TV, Internet or Voice over IP).
- Cell phone, water, gas, oil tank or tower related work.
- Mobile home work related to structural construction or repair, foundation, tie-down or transportation.
- Work related to ownership, operation, maintenance, or repair of any aircraft, watercraft, railroad, all-terrain vehicle, snowmobile, recreational vehicle, automobile or motor vehicle.
- Contractors involved in excavation or tunneling. This also includes bridge, dams, or sewer construction and related work.
- Street, road, highway or right-of-way operations.
- Rental, lease or repair of equipment to or for others.
- Inspection or Appraisal Company and/or related work. This includes home inspections and home watch services.
- Operation or related work involving the discharge of fumes, acids or waste.
- Contractors involved in any exterior work over three (3) stories or fifty (50) feet in height
- General Contractors and Real Estate Developers
- Prefab steel construction.
- Applicants who have been bankrupt or have poor financial history.
- Applicants with more than three (3) losses of any type in the past five (5) years.
- No per location or per job aggregates.
- Recreational equipment or recreational playground construction, repair, or related work.
- Risks where any office, owner, or partner has a prior felony conviction.
- No marine or marine related work.
- Roofers or roof related work, including any construction, repair, maintenance, cleaning, or inspection of any roof.
- Commercial and Residential Plumbers. Incidental plumbing work in conjunction with eligible operations is acceptable.
- Contact Underwriting on any out-of-state operations to determine eligibility of the risk.

Policy Servicing, Underwriting, Marketing & Accounting

Phone: 877-560-5224 Fax: 866-728-4434 Email: GLUW@cypressig.com
PO Box 41059, Jacksonville, FL 32203-1059

Remit Payment IMMEDIATELY Upon Binding and Mail to:

Mail Payments:	Overnight Delivery of Payments:
SERVICE FIRST INSURANCE GROUP LLC	CYPRESS PROPERTY & CASUALTY INSURANCE
AGENT FOR CYPRESS PROPERTY & CASUALTY INS CO	ATTN: OPERATIONAL ACCOUNTING
PO BOX 31305	12926 GRAN BAY PARKWAY WEST SUITE 200
TAMPA, FL 33631-3305	JACKSONVILLE, FL 32258

Make sure Policy Number assigned is printed clearly on all checks and correspondence.

Agency service request: salesadmin@cypressig.com
Claims: Phone 877-560-5224 / Fax 904-770-4583 claimsinfo@cypressig.com