



ARTISAN CONTRACTOR LIABILITY PROGRAM

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1. COVERAGES, FORMS AND LIMITS AVAILABLE

- CG 00 01 – Commercial General Liability Package Policy
- The limits available under this program are:

COVERAGE	LIMITS		SINGLE AGGREGATE
	Minimum	Maximum	
Bodily Injury and Property Damage Each Occurrence General Aggregate	\$100,000 \$200,000	\$1,000,000 \$2,000,000	Available
Products/Completed Operations Aggregate	\$100,000 \$200,000	\$1,000,000 \$2,000,000	Available
Personal Injury and Advertising Injury	\$100,000	\$1,000,000	N/A
Fire Damage Legal Liability	\$100,000		N/A
Medical Payment Expense	\$5,000		N/A

2. GENERAL UNDERWRITING REQUIREMENTS

- This program is issued by Cypress Texas Insurance Company (the Company) and managed by its MGA, and program manager, Service First Insurance Group, LLC (SFIG). It 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 40% 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 either underwriting or policy coverages of these guidelines shown in this program automatically becomes a referral to SFIG requiring prior approval. Please contact your Underwriter for approval.
- All policies are to be issued in accordance with the forms, rules and rates as shown in the underwriting guidelines and these operating instructions. All other risk situations developing outside from either underwriting, policy coverage or these guidelines automatically becomes a SUBMIT to the Company.

3. INELIGIBLE 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. 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



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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.
 - Prefab steel construction.
 - Real estate 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 (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.
- Sinkhole-related repair, remediation or reconstruction work.
 - Contact Underwriting on any out-of-state operations to determine eligibility of the risk.



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4. BINDING AUTHORITY

- All risks submitted will be quoted by the rating system maintained by Service First Insurance Group, LLC (SFIG).
- Only producers contracted with SFIG may submit business via the SFIG rating system..
- Coverage will be bound when requested for eligible risks by the SFIG rating system
- Policies will be issued by the SFIG rating system.

5. BROKER OF RECORD

New Business

- Any producer contracted with SFIG may quote any Insured not currently insured by the Company. This includes Insureds previously insured by the Company whose policies are no longer in force at the time of the quotation.

Renewals

- We will honor broker of record letters executed by an Insured for their renewal if the renewal has not been issued yet. If the renewal policy has been issued on or prior to the date we receive the original letter of record, the requested broker of record change will take place at the next following renewal date.

6. APPLICATION, SUBMISSION, & CERTIFICATE REQUIREMENTS

- All submissions must be made on SFIG system-generated application. This application may only be completed by means of SFIG's web-based rating software. No "manual" rating or processing of applications is permitted. This application must be fully completed, signed by the applicant and kept in the producer's file permanently and must be available for inspection on request.
- Certificates of Insurance may be issued by you (our authorized producer) on our behalf. Only the ACORD certificate form 25 (2010 / 05 edition only) may be used for general liability. No other certificate form is authorized, nor are other editions of the authorized form acceptable. *No special wording may be added, nor may the terms and conditions of the standard ACORD wording be altered in any way.* Producers are not required to send copies of Certificates of Insurance to SFIG.
- A Certificate of Insurance, as stated in the ACORD form, is issued as a matter of information only and confers no rights upon the certificate holder. It does not amend, extend or alter the coverage afforded by the policies listed in the certificate. It is unacceptable to indicate that the certificate holder is an Additional Insured unless the policy has been endorsed adding the certificate holder as an additional insured.
- Certificates may not be used to alter any agreements, terms, conditions, or clauses from what appears in the policy.



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7. PAYMENT PLANS

- **Full payment at inception**
- **4 Pay Plan** – 25/25/25/25 with a \$400 minimum annual premium, excluding policy fees. Twenty-five percent (25%) of the premium, including all policy and mandatory fees, is required with the application with twenty-five percent (25%) plus an installment fee due sixty (60) days after the inception date, twenty-five percent (25%) plus an installment fee due in one hundred and twenty (120) days after the inception date and the final twenty-five percent (25%) plus an installment fee due in one hundred and eighty (180) days after the inception date.
- For the 4-pay option, the remaining payments consist of all premium not collected as part of the down payment divided equally over the number of payments (equal premium installments). An installment fee will be applied to each remaining payment follows:

Total Premium including fees ranges from:			The fee per payment is:
\$0	to	\$399	\$3
\$400	to	\$499	\$4
\$500	to	\$649	\$5
\$650	to	\$799	\$6
\$800	to	\$949	\$7
\$950	to	up	\$8

- **Monthly Pay** - Electronic Payment Plan with a \$625 minimum premium, excluding policy fees. The Electronic Funds Transfer Payment Plan provides for automatic electronic payment withdrawal from a financial institution account according to the schedule listed below:
 - 16.67% of the total policy premium (including policy and mandatory fees) is required as an initial payment that is due with the application.
 - 10 equal installments of 8.33% of the total policy premium plus a \$3 installment fee are due each month for 10 months beginning 30 days from the policy effective date.
 - Renewal payments are 12 installments of 8.33% of the total policy premium plus a \$3 installment fee. The EFT withdrawal is processed 30 days prior to the renewal effective date.
- A \$10 set up fee applies to all policies utilizing a payment plan.

8. DESCRIPTION OF COVERAGES

Coverage applies only to work or operations included in the selected classification(s). This insurance does not provide coverage or supplementary payments for defense or expense costs under any part of the policy arising out of operations not described in the Classification(s) of operations shown in the Policy Declarations or the Policy Coverage Schedule whether or not incidental.

9. MANDATORY COVERAGES

This General 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.

This Coverage Form is an "occurrence form" which provides:

- Bodily Injury, Property Damages, Personal Injury and Advertising Injury Liability coverage against claims arising from premises/operations in conjunction with the insured's business.
- Bodily Injury and Property Damage Liability coverage against claims arising from products/completed operations in conjunction with the insured's business.



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10. ELIGIBILITY

The following is required to be submitted for approval prior to binding.

- All risks that dig, trench, or grade more than 5 feet in depth.
- All risks outside of the underwriting guidelines for the classes contained within this underwriting manual.
- Risks that have an annual payroll in excess of \$500,000, or
- Risks that generate premium over \$10,000, or
- Risks with annual receipts over \$2,000,000.
- Risks with any loss within past three (3) years.
- All risks outside these guidelines and coverage requirements.
- New Ventures are acceptable and do not need to be submitted for approval. A New Venture is defined as a risk with more than one (1) year of verifiable experience in their line of business with less than one (1) year ownership.

11. POLICY PERIOD

All policies are to be written for one year (12 months) term only unless otherwise stated in our specific programs.

12. TRANSFER OR ASSIGNMENT

A new named insured is to be treated as a new risk. No change in identity or name of the Named Insured is permitted without the prior written permission of SFIG.

13. AUDITS

The annual premium is an estimated premium and may be subject to voluntary audit at any time during the policy period. A self-audit may be used. The Company may also elect to do a physical audit of the insured's records at the expense of the Company.

14. CHANGES OR CANCELLATIONS

Additional Premium Changes

- Prorate all changes requiring additional premium
- Apply the rate and rules in effect on the effective date of the policy, or, if the change is made after an anniversary date of the policy, apply the rates and rules in effect on the anniversary date. The additional premium developed is in addition to any applicable policy writing minimum premium

Return Premium Changes

- Compute the return premium at the rates used to calculate policy premium
- Compute return premium pro rata and round to the next higher whole dollar when any coverage or exposure is deleted or an amount of insurance is reduced. Retain the policy writing minimum premium.



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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.
- Unless otherwise indicated by state exception return premiums for cancellations requested by the insured are calculated on a short rate basis, which is .90 of the pro rata return. Nonpayment of premiums by the insured shall be considered as cancellation of coverage and will be cancelled on a short rate basis.
- Unless state exception requires otherwise, retain a policy writing minimum premium of not less than \$100.00. The exception would occur when a policy is cancelled on the inception date, and with prior approval from SFIG for flat cancellation.
- A policy is not to be reinstated nor rewritten after the second nonpayment of premium within the same policy period.

15. CLAIMS PROCEDURES

One of our primary goals is to provide prompt and courteous claims service. To help accomplish our goal, we ask that you follow these guidelines:

- Notices of loss, suit papers, insurance department inquiries, and claim-related correspondence should be emailed, faxed, or express mailed to the Claims department. as soon as received
- **Please be aware of and observe any special state laws that may apply for claims handling.**

16. WAIVERS OR TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHER TO US

Submit all requests to SFIG. Upon approval, charge \$50 flat charge. Add form CG 24 04 05 09.

Automatic Waiver of Subrogation coverage for all Additional Insureds named under a policy may be provided via the CGL 1004 08 12 at a flat charge of \$100.00. This charge is not subject to pro-ration.

17. LEASED WORKERS

- Unless otherwise indicated by state exception premium on payroll for leased workers shall be based on the classifications and rates which would have applied if the leased workers had been the direct employees of the named insured. If payroll is unavailable, use 65% of the total cost of the contract for leased workers as the payroll of leased workers. The premium shall be charged on that amount as payroll.
- If the investigation of a specific employee leasing contract discloses that a definite amount of the contract price represents payroll, such amount shall be considered payroll for premium computation purposes.



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18. MINIMUM PREMIUMS

Minimum premiums are applicable as stated in state filings. Any additional premium charges (i.e. additional insureds, waivers, etc.) are to be **added** to the minimum premium charge.

LIMITS

TERRITORY	100/200	300/600	500/1,000	1,000/2,000
Territory 1 (Entire State)	\$400	\$500	\$575	\$625

Credits do not apply to minimum premiums. Any and all additional premiums and 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.

19. WAIVER OF PREMIUM

Waive additional premiums of \$5.00 or less. This waiver applies only to that portion of the premium due on the effective date of the policy change.

20. WHOLE DOLLAR PREMIUM RULE

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar.

In the event of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

21. BASE PREMIUM DETERMINATION FOR BROAD FORM COVERAGE

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

Determine the annual payroll amount. For individual insureds, co-partners, and executive officers, use an **annual payroll of \$16,700**. For leased workers, full-time, part-time, or temporary employees use actual payroll amount. Do not include payroll of clerical office employees.

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

- All rates are to be applied to \$16,700 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 rate for that class code/territory/limit.
- Apply actual payroll for all fulltime, leased, temporary and part-time workers.

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22. DEDUCTIBLES

- There is a standard Property Damage deductible of \$250 per claim. An optional deductible of \$500 is available for a 2% credit. Other deductibles may be available at the sole discretion of SFIG.
- Deductibles are to be applied to the applicable rate before multiplying it by the payroll basis. All deductibles are “Per Claim” and for Property Damage only. Use Endorsement CG 0300 01 96 edition.

Deductible options for all classes

Deductible	Credit
\$250	0%
\$500	2%
\$1,000	5%
\$2,000	10%

A minimum \$250 Deductible applies to ALL Classes except the following which have a mandatory minimum \$500 Deductible. The deductible will be amended to \$500 on an existing policy when one of the following classes is added.

- 95233** -Garbage, Ash or Refuse Collection
- 98304** - Painting - Exterior
- 98305** - Painting - Interior
- 98449** - Plastering & Stucco
- 99004** - Sign Painting – Exterior
- 99952** - Cleaning Outside Surfaces of Buildings by Water or Steam
- 99975** - Window Cleaning
- 96816** – Janitorial Services

23. DISCOUNTS

- A prior insurance discount of 10% is afforded to any applicant who has verifiable prior insurance with a lapse of no more than 10 days, and is claim free for the last 3 years. The discount does not reduce the minimum premium. Proof of prior coverage should be retained in the agent's office.
- A claims free renewal discount of 10% applies to all policies renewing with no claims in the last 3 years. The discount does not reduce the minimum premium.



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24. SCHEDULED RATING PLAN

Eligibility

This schedule only applies to policies which develop an annual premium of **\$1,000** or more. The debit(s) or credit(s) will be applied at the sole discretion of SFIG.

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 account.

Description	Range of Modifications	
	Debit	Credit
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%



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25. RATING FOR CONTRACTORS – SUB CONTRACTED WORK

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

CLASS CODE	Limits of Liability Rate Per Occurrence / Aggregate				CLASSIFICATIONS
	100 200	300 600	500 1,000	1,000 2,000	
91581	\$1.73	\$2.10	\$2.26	\$2.47	CONTRACTORS - SUBCONTRACTED WORK - In connection with construction, erection or repair - NOT buildings.
91583	\$2.36	\$2.86	\$3.10	\$3.37	CONTRACTORS - SUBCONTRACTED WORK - In connection with construction, erection or repair - 1 or 2 family dwellings.
91584	\$2.89	\$3.49	\$3.78	\$4.13	CONTRACTORS - SUBCONTRACTED WORK - In connection with construction, erection or repair - Buildings - Industrial use.
91585	\$2.10	\$2.54	\$2.75	\$3.00	CONTRACTORS - SUBCONTRACTED WORK - In connection with construction, erection or repair of buildings.

Rates apply to Territory 1

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

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.

Subcontracted work is acceptable as 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 for rating for subcontracted work.



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26. CLASS SPECIFIC ENDORSEMENTS AND FORMS

The forms shown below are mandatory for the following classes.

CLASSIFICATION CODES	FORM NUMBERS
91315 - Cable or Subscription TV	CGL 963 05 07*(1)
91344 - Remodeling	CGL 969 05 07*(2)
91405 - Carpet or Upholstery Cleaning	CGL 963 05 07*(1)
95233 - Garbage or Refuse Collection	CGL 963 05 07*(1)
95625 - Handy Person	CGL 969 05 07*(2)
96816 – Janitorial Services	CGL 963 05 07*(1)
97047 - Landscape Gardening	CGL 963 05 07*(1) and CG 2293 07 98*(3)
97050 - Lawn Care Services	CGL 963 05 07*(1) and CG 2293 07 98*(3)
98111 - Office Machines or Appliance Installation, Service	CGL 963 05 07*(1)
98304 - Painting Exterior	CGL 969 05 07*(2)
98305 - Painting Interior	CGL 969 05 07*(2)
99505 - Swimming Pool Service	CGL 963 05 07*(1)
99975 - Window Cleaning	CGL 963 05 07*(1)

Mandatory Endorsement Form(s) description:

*(1) CG 963 05 07 – Deletion of Aggregate Limit for Products – Completed Operations Hazard

*(2) CG 969 05 07 - Overspray Exclusion

*(3) CG 2293 07 98 - Lawn Care Services Coverage

27. ADDITIONAL INSURED ENDORSEMENTS

- Handle additional interests/insured in accordance with rates and rules filed by the Company in a particular state.
- Do not add an additional interest/insured that would introduce coverage for a risk otherwise prohibited by this manual or not addressed in these guidelines.
- Do not name an additional interest/insured on the declaration page of a policy as an additional named insured.
- No manuscript wording is allowed on any of the additional insured forms.



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- If any additional insured forms are added either at policy inception or by endorsement, use classification code 49950 with all additional insureds.
- The following endorsements providing individual Additional Insured coverage require an additional premium charge of \$50.00 each either at policy inception or by endorsement during the policy term. If during the policy term, the additional charge will be pro-rated.

FORM NUMBER	INDIVIDUAL ADDITIONAL INSURED ENDORSEMENT FORM
CG 2011 01 96	Additional Insured - Managers or Lessors of Premises
CG 2026 07 04	Additional Insured - Designated Person or Organization
CG 2028 07 04	Additional Insured - Lessor of leased equipment
CG 2029 11 85	Additional Insured - Grantor of Franchise
CG 2010 07 04	Additional Insured - Owners, Lessees or Contractors, Scheduled Person or Organization
CG 2037 07 04	Additional Insured - Owners, Lessees or Contractors, Scheduled Person or Organization
CGL 993 05 11	Additional Insured - Owners, Lessees or Contractors (Primary and Noncontributory)
CG 2005 11 85	Additional Insured - Controlling Interest
CG 2007 07 04	Additional Insured - Engineers, Architects or Surveyors
CG 2012 07 98	Additional Insured - State or Political Subdivisions - Permits
CG 2018 11 85	Additional Insured - Mortgagee, Assignee or Receiver
CG 2024 11 85	Additional Insured - Owners or other interest from whom land has been leased

The forms below provide “automatic” Additional Insured status under the policy for qualified entities. To qualify for automatic Additional Insured status under the endorsements listed below, work performed by the Insured for the Additional Insured must be performed pursuant to a written agreement which calls for the entity to be added as Additional Insured and the agreement must be executed by both parties prior to the start of work.

- The additional charges stated for each endorsement below are on a flat charge basis and are not subject to pro-ration.

FORM NUMBER	AUTOMATIC ADDITIONAL INSURED ENDORSEMENT FORM	INCLUDED
CGL 1002 08 12	Automatic Additional Insured – 2010 Form	
CGL 1003 08 12	Automatic Additional Insured – 2037 Form	\$100.00
CGL 1004 08 12	Automatic Waiver of Subrogation for Additional Insureds	\$100.00
CGL 1001 08 12	Omnibus Additional Insured Form	\$250.00

These forms provide coverage as follows:

- CGL 1002 – automatic coverage as is provided individually by the CG 20 10 (ongoing operations)
- CGL 1003 – automatic coverage as is provided individually by the CG 20 37 (completed operations)
- CGL 1004 – automatic waiver of subrogation coverage for all Additional Insureds
- CGL 1001 – includes automatic coverage as provided by all three endorsements listed above and also makes automatic coverage provided for Additional Insureds primary and non-contributory



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28. TERRORISM RISK INSURANCE ACT (TRIA)

Each insured's policy automatically includes terrorism coverage as outlined by TRIA. There is no additional premium for terrorism coverage.

29. POLICY FEE

Managing general agent fee - A \$25 policy fee will be charged to every policy on new or renewal business. The policy fee will be a component of the company's rate filing and it shall be fully earned.

30. RESERVED FOR FUTURE USE

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31 CLASSIFICATION RATE TABLES

TERRITORY 1 – ENTIRE STATE					
CLASS CODE	Limits of Liability Rate Per Occurrence / Aggregate				CLASSIFICATIONS
	100 200	300 600	500 1,000	1,000 2,000	
91111	\$15.75	\$19.69	\$21.42	\$23.78	AIR CONDITIONING SYSTEMS INSTALLATION, SERVICE OR REPAIR - NO LPG GAS. SUBMIT any work with cranes, bucket trucks or lifts.
97220	\$11.29	\$14.96	\$17.01	\$20.11	AIR COOLED ENGINE SERVICE OR REPAIR - No Boats, Jet Skis, Automobiles, All-Terrain Vehicles, Motorcycles, Snow Mobiles, No Recreational Vehicles
91150	\$13.07	\$14.75	\$16.38	\$17.12	APPLIANCE & ACCESSORIES INSTALLATION, SERVICE OR REPAIR - COMMERCIAL - No LPG manufacturing, storage or distribution.
91155	\$21.16	\$23.89	\$26.46	\$27.72	APPLIANCE & ACCESSORIES INSTALLATION, SERVICE OR REPAIR - RESIDENTIAL - No LPG manufacturing storage or distribution
91315	\$8.98	\$11.24	\$12.18	\$13.55	CABLE OR SUBSCRIPTION TV - Includes installation of lines and equipment including fiber optic cable for TV, Internet and Voice over IP at the customer's premises. Include the payroll for clerical, outside salespersons, collectors and messengers. Excludes cable TV line construction and fiber optics outside customer's premises and cell phone tower work. No exterior work over three (3) stories.
91340	\$20.16	\$25.20	\$27.41	\$30.45	CARPENTRY - CONSTRUCTION - RESIDENTIAL - This is not an all-inclusive classification intended for Carpentry contractors with primary work as rough carpentry, framing and finishing work. No abatement work construction of residential property not exceeding three (3) stories in height. No new building construction operations on multiple units within subdivisions or projects where there are five (5) or more total units or homes including but not limited to tract homes, condominiums, apartment buildings, townhouses or any multi-unit housing. No abatement work.
91341	\$20.74	\$25.88	\$28.25	\$31.34	CARPENTRY - INTERIOR - Includes the installation of doors, 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	\$22.79	\$30.29	\$34.39	\$40.53	CARPENTRY – CONSTRUCTION – COMMERCIAL – No work over 3 stories. No abatement work. This is not an all-inclusive classification intended for Carpentry contractors with primary work as rough carpentry, framing and finishing work.
91343	\$6.77	\$8.98	\$10.24	\$12.08	CARPENTRY - SHOP ONLY - Does not include Lumberyards, Building material dealers, or Home Improvement Stores.
91405	\$16.85	\$19.06	\$21.05	\$22.05	CARPET, RUG, FURNITURE, OR UPHOLSTERY CLEANING – on customer premises (No work on Boats, Automobiles, Recreational vehicles-installing or cleaning. No water damage restoration services, no mold remediation work.
91436	\$17.48	\$21.84	\$23.78	\$26.41	CEILING OR WALL INSTALLATION - METAL
99952	\$23.52	\$29.40	\$31.97	\$35.49	CLEANING OUTSIDE SURFACES OF BUILDINGS BY WATER OR STEAM - (Pressure Washing) No maintenance or cleaning work on contractors equipment, watercraft, all-terrain vehicles, motorcycles, recreational vehicles or automobiles. No work on bridges, towers, water tanks or over three (3) stories. No sandblasting.
91560	\$18.59	\$24.68	\$28.09	\$33.08	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, falsework, or concrete distributing apparatus. 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. (No swimming pool construction work-new or repair)
91629	\$13.91	\$18.48	\$21.00	\$24.68	DEBRIS REMOVAL/CONSTRUCTION SITE CLEAN-UP – for those solely engaged in the removal of debris in connection with acceptable construction operations. No salvage operations, no asbestos or mold removal or remediation.

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TERRITORY 1 – ENTIRE STATE					
CLASS CODE	Limits of Liability Rate Per Occurrence / Aggregate				CLASSIFICATIONS
	100 200	300 600	500 1,000	1,000 2,000	
91746	\$19.01	\$23.73	\$25.83	\$28.67	DOOR, WINDOW INSTALLATION - METAL
92215	\$16.12	\$20.11	\$21.89	\$24.31	DRIVEWAY, PARKING AREA or SIDEWALK PAVING or REPAVING - Does not include clearing of right-of-way, earth or rock excavation, filling or grading of land.
92338	\$8.14	\$10.13	\$11.03	\$12.29	DRYWALL OR WALLBOARD INSTALLATION
92478	\$7.77	\$9.71	\$10.61	\$11.76	ELECTRICAL WORK - WITHIN BUILDINGS - Includes installation or repair of electrical fixtures, 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	\$19.69	\$24.57	\$26.78	\$29.77	FENCE ERECTION CONTRACTORS - for those that only install or erect fences. This classification does not include fence dealers.
94569	\$12.92	\$16.17	\$17.59	\$19.53	FLOOR COVERING INSTALLATION – not ceramic tile or stone - Includes carpet installation
95124	\$8.93	\$10.08	\$11.18	\$11.71	FURNITURE / FIXTURES INSTALLATION - Installation in office or stores - portable - metal or wood. (No installation of hospital, dental or medical equipment; or any disabled/or handicap life safety equipment; No residential movers or hauling operations)
95233	\$14.12	\$17.64	\$19.22	\$21.32	GARBAGE, ASH OR REFUSE COLLECTING - No landfill, reduction, rendering or fertilizer plants. No hazardous industrial or medical waste.
95410	\$21.32	\$26.57	\$28.98	\$32.18	GRADING OF LAND - 3 ft. depth limitation. SUBMIT if more than 3 ft. Includes borrowing, filling or back filling. No excavation, street or road construction, tunneling, bridge/dam construction, mining, work on landfills, and removal of underground storage tanks. No explosives, firebreak work, engineering or waterworks exposures.
95625	\$15.75	\$19.95	\$24.15	\$28.35	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. Residential work only. No roofing. No subcontracted work.
95647	\$17.96	\$22.47	\$24.41	\$27.20	HEATING AND AIR CONDITIONING INSTALLATION, SERVICE OR REPAIR - No LPG. SUBMIT if any work with cranes.
96053 NOC	\$14.18	\$16.01	\$17.85	\$18.64	HOUSE FURNISHING INSTALLATION - Includes incidental upholstery.
96408 NOC	\$19.79	\$24.73	\$26.93	\$29.93	INSULATION INSTALLATION - PLASTIC - This class applies to all residential work. 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	\$14.65	\$18.27	\$19.95	\$22.16	INSULATION INSTALLATION - MINERAL - 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.
96611	\$5.51	\$6.30	\$6.93	\$7.25	INTERIOR DECORATORS
96816	\$14.70	\$18.38	\$20.00	\$22.21	JANITORIAL SERVICES – Does not include window cleaning, painting, maintenance or repair at any location where such contractor does not also perform janitorial services. Floor waxing <u>only</u> after normal business hours. No floor waxing for 24-hour operations or use of propane floor waxers. No work in supermarkets or superstores.

ARTISAN CONTRACTOR LIABILITY PROGRAM

TERRITORY 1 – ENTIRE STATE					
CLASS CODE	Limits of Liability Rate Per Occurrence / Aggregate				CLASSIFICATIONS
	100 200	300 600	500 1,000	1,000 2,000	
97047	\$13.89	\$15.70	\$17.39	\$18.24	LANDSCAPE GARDENING - Includes laying out grounds, planting trees, shrubs, flowers or lawns, and interior landscaping. Coverage is included for incidental application of "over the counter" herbicides or pesticides. Risk is not eligible for coverage if licenses or permits are required for herbicide or pesticide application. No excavation, interior sprinkler system work, or work along roads or highways. Outdoor sprinkler system installation or repairs included .
97050	\$9.45	\$11.55	\$13.65	\$15.23	LAWN CARE SERVICES - For risks which provide 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 insured's regular care. Risk is not eligible for coverage if licenses or permits are required for herbicides or pesticides application. No work along roads or highways.
97447	\$10.45	\$13.86	\$15.80	\$18.64	MASONRY - Includes Masonry construction of residential and commercial buildings using brick, brick veneer, concrete block, stone marble or glass blocks, tile. Not intended to cover Swimming pool construction, or plaster work. Use 97447- for plastering stucco work
98111	\$2.84	\$3.47	\$3.89	\$4.31	OFFICE MACHINES OR APPLIANCE INSTALLATION AND SERVICE - Includes shop operations. No installation, service or repair of computers or computer related equipment.
98304 NOC	\$19.53	\$24.31	\$26.57	\$29.51	PAINTING - EXTERIOR – 3 STORIES OR LESS - No painting of bridges or towers of any type. No painting of any oil, gas or water tanks.
98305	\$9.98	\$12.50	\$13.60	\$15.07	PAINTING - INTERIOR
98344	\$7.72	\$9.66	\$10.50	\$11.66	PAPERHANGING
98449	\$18.11	\$22.68	\$24.68	\$27.35	PLASTERING OR STUCCO - No artificial stucco work or application.
91344	\$20.48	\$27.25	\$30.92	\$36.49	REMODELING - This class is intended for those risks primarily in the business of renovations and room additions. Class includes exposures for: 91150, 91155, 91340, 91341, 91342, 91436, 91629, 91746, 92338, 92478, 94569, 95124, 96053, 96408, 96410, 96611, 98304, 98305, 98344, 98449, 98967, 99746 and 99975 as described in Redefinition of Remodeling form which is automatically attached when this class is selected. No other exposures will be recognized in this definition. No general contractors.
98805	\$17.33	\$23.05	\$26.20	\$30.87	SEPTIC TANK SYSTEMS - CLEANING only - No installation, service or repair.
98967	\$14.28	\$19.01	\$21.58	\$25.41	SIDING INSTALLATION - Includes sheet metal work.
98993	\$38.12	\$50.72	\$57.54	\$67.83	SIGN ERECTION, INSTALLATION AND REPAIR - SUBMIT all crane exposures. This classification includes shop operations.
99003	\$5.51	\$7.30	\$8.35	\$9.82	SIGN – PAINTING / LETTERING - INTERIOR - Includes shop operations and the existence hazard of signs located away from the insured's location
99004	\$16.22	\$20.27	\$22.05	\$24.52	SIGN – PAINTING / LETTERING - EXTERIOR – No work over 3 stories. Class includes shop operations and the existence hazard of signs located away from the insured's premises.
99080	\$13.91	\$17.38	\$18.95	\$21.00	SOLAR ENERGY CONTRACTORS - Applies to all works including heating, cooling, and power generation. SUBMIT all risks with roofing exposures.
99505	\$24.41	\$32.45	\$36.86	\$43.47	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. (Not intended for any swimming pool construction work, no operations that require any draining of pools)
99650	\$6.62	\$8.30	\$9.03	\$10.03	TELEVISION OR RADIO RECEIVING SET INSTALLATION/REPAIR - Residential only, no commercial work.

ARTISAN CONTRACTOR LIABILITY PROGRAM

TERRITORY 1 – ENTIRE STATE					
CLASS CODE	Limits of Liability Rate Per Occurrence / Aggregate				CLASSIFICATIONS
	100 200	300 600	500 1,000	1,000 2,000	
99709	\$19.06	\$23.84	\$25.94	\$28.77	TENTS or CANVAS GOODS - ERECTION, REMOVAL OR REPAIR
99746	\$12.18	\$13.76	\$15.23	\$15.96	TILE, STONE, MARBLE, MOSAIC OR TERRAZZO WORK - INTERIOR - Exterior construction work shall be separately classed and rated as "Masonry". (Not intended for any swimming pool construction work, no operations that require any draining of pools)
99827 NOC	\$2.94	\$3.36	\$3.68	\$3.89	UPHOLSTERY - Includes incidental re refinishing or repairing.
99955 NOC	\$22.42	\$28.04	\$30.50	\$33.86	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.
99975	\$17.33	\$21.68	\$23.63	\$26.25	WINDOW CLEANING – No exterior work over 3 stories.



ARTISAN CONTRACTOR LIABILITY PROGRAM

32. FORMS AND ENDORSEMENTS

Form #	Edition	Form Name	Required
CG 00 01	12/04	Commercial General Liability Coverage Form	X
CG 00 67	03/05	Exclusion-Violation of Statutes That Govern Emails, Fax, Phone Calls or Other Methods of Sending Material or Information	X
CG 01 03	06/06	Texas Changes	X
CG 03 00	01/96	Deductible Liability Insurance	X
CG 20 05	11/85	Additional insured - Controlling Interest	
CG 20 07	07/04	Additional Insured - Engineers, Architects, or Surveyors	
CG 20 10	07/04	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization - Ongoing Operations	
CG 20 37	07/04	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization – completed operations	
CG 20 11	01/96	Additional Insured - Managers or Lessors or Premises	
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 Interests From Whom Land Has Been Leased	
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	
CG 21 36	03/05	Exclusion - New Entities	X
CG 21 42	12/04	Exclusion - Explosion, Collapse and Underground Property Damage Hazard (Specified Operations)	X
			X
CG 26 39	12/07	Employment-Related Practices Exclusion	X
CG 21 49	09/99	Total Pollution Exclusion Endorsement	X
CG 21 70	01/15	Cap on Losses From Certified Acts of Terrorism	
CG 21 73	01/15	Exclusion of Terrorism	
CG 21 86	12/04	Exclusion - Exterior Insulation and Finish Systems	X
CG 22 79	07/98	Exclusion - Contractors - Professional Liability	X
CG 22 93	07/98	Lawn Care Services Coverage	
CG 22 94	10/01	Exclusion - Damage to Work Performed by Subcontractors on Your Behalf	X
CG 24 04	05/09	Waiver of Transfer of Rights of Recovery Against Other to Us	
CGL 2	05/07	Pending & Prior Litigation Exclusion	X
CGL 4	05/07	Demolition Exclusion	X
CGL 5	05/11	Cross Suits Endorsement	X
CGL 6	05/07	Punitive Damages Exclusion Endorsement	X
CGL 30	05/07	Contractors Special Conditions	X
CGL 71	05/07	Leased Workers Amendatory Endorsement	X
CGL 83	05/07	Subsidence Exclusion	X
CGL 84	05/07	Limitation of Coverage - Property Damage Liability	X
CGL 152	05/07	Amendment To Other Insurance Condition	X
CGL 901	08/15	Important Notice	X
CGL 952	01/12	Assault & Battery Exclusion	X
CGL 956	05/07	Exclusion - Communicable Disease	X
CGL 962	05/07	Endorsement for Continuing or Progressively Deteriorating Damages	X
CGL 963	05/07	Deletion of Aggregate Limit for Products-Completion Operations Hazard	
CGL 964	05/07	Pre-Existing Damages Exclusion	X
CGL 967	05/07	Fungus Exclusion	X
CGL 969	05/07	Overspray Exclusion	

ARTISAN CONTRACTOR LIABILITY PROGRAM

Form #	Edition	Form Name	Required
CGL 970	05/07	Classification Limitation Endorsement	X
CGL 971	05/07	Exclusion - Athletic or Sports Participants	X
CGL 973	09/11	Underground Facility Location Condition	X
CGL 975	09/11	Exclusion of Injury to Employees, Contractors and Employees of Contractors	X
CGL 976	05/07	Redefinition of Personal and Advertising Injury	X
CGL 978	05/07	Exclusion - Asbestos and Silica Dust	X
CGL 981	05/07	Exclusion - Described Hazards - Dogs	X
CGL 982	12/12	Exclusion - Breach of Contract	X
CGL 983	12/12	Amendment of Coverage B. Personal and Advertising Injury Liability	X
CGL 984	05/07	Amendment of Premium Audit Conditions	X
CGL 988	05/16	Excluded Operations	X
CGL 989	05/16	Redefinition of Remodeling	
CGL 993	05/11	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization (Primary and Non Contributory)	
CGL 995	09/11	Absolute Lead Exclusion	X
CGL 996	12/11	Recreational or Service Vehicle Exclusion	X
CGL 997	12/11	Electronic Media Exclusion Endorsement	X
CGL 999	08/12	Foreign Drywall Contaminants Exclusion	X
CGL CTLID	08/12	Important Disclosure Notice	X
CGL 1001	08/12	Omnibus Additional Insured Form	
CGL 1002	08/12	Automatic Additional Insured – 2010 AI Form	
CGL 1003	08/12	Automatic Additional Insured – 2037 AI Form	
CGL 1004	08/12	Automatic Waiver of Subrogation for Additional Insureds	
CIM CTL 801	04/11	Contractors Scheduled Equipment Coverage	
CIM CTL 802	04/11	Installation Floater	
CIM CTL 803	04/11	Protective Safeguard Endorsement	
CIM CTL 805	04/11	Contractor's Tools Coverage	
CM 00 01	09/04	Commercial Inland Marine Conditions	
CM 01 12	09/13	Texas Changes (Inland Marine)	
IH 99 22	04/03	Contractor Equipment Loss Payable Endorsement	
IL 00 17	11/98	Common Policy Conditions	X
IL 00 21	09/08	Nuclear Energy Liability Exclusion Endorsement	X
IL 01 68	03/12	Texas Changes - Duties	X
IL 01 71	09/07	Texas Changes - Loss Payment (Inland Marine)	
IL 02 75	11/13	Texas Changes - Cancellation and Nonrenewal	X
IL 09 52	01/15	Cap on Losses from Certified Acts of Terrorism (Inland Marine)	
IL 09 53	01/15	Exclusion of Certified Acts of Terrorism (Inland Marine)	
IL 09 85	01/15	Disclosure Pursuant to Terrorism Risk Insurance Act	X
TX NLC	11/09	Notice of Availability of Loss Control Information & Services	X
GLBA	1	Privacy Notice Update	X