

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 Exceptional
Subject to underwriting approval and rating by ONLINE system

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

EFT Available
Single Pay Plan / Four Pay Plan / Monthly Pay Plan
Credit Card / Debit Card / Electronic Check / Mail Check

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		96410	Insulation Installation – Mineral No polyurethane foam products
97220	Air Cooled Engine Service or Repair- No Auto or boat work, ATV's		96408	Insulation Installation – Plastic No polyurethane foam products
91150	Appliance & Acc I/S/R commercial- No LPG work		96611	Interior Decorators – does not include installation
91155	Appliance & Acc I/S/R residential- No LPG work		96816	Janitorial Services
91315	Cable or Subscription TV		97047	Landscape Gardening (includes lawn sprinkler work)
91342*	Carpentry – Commercial		97050	Lawn Care Services (mowing, weeding-no tree work)
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. 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

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**

Texas Program Highlights



All sizes risk eligible - large firms and 1-man firms	\$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 of operations	All payment plans can be set up on EFT via electronic check, credit card or debit card	Individual Additional Insureds \$50 each (all types) Automatic Additional Insured form CG 2037 including Products- Completed Operations \$100 fully earned
Prior insurance not required, but a discount is available if prior ins within 10 days exists and risk is claim-free in the last three years. Proof of prior required to be retained in file	Single Pay Plan – no set up fee 4 Pay Plan 11 Pay EFT Requires > \$625 Premium Outside premium finance is not allowed	Omnibus form includes Automatic Additional Insured CG 2010, 2037, Primary/Non-Contributory wording and Automatic Waivers of Subrogation \$250 fully earned
Up to 15 eligible classes on one quote	Inland Marine Coverage available for tools, equipment and installation floaters.	Individual Waivers 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 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 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.
- Operations 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 Mailto:

Mail Payments:	Overnight Delivery of Payments:
SERVICE FIRST INSURANCE GROUP LLC	CYPRESS TEXAS INSURANCE COMPANY
AGENT FOR CYPRESS TEXAS INSURANCE COMPANY	ATTN: OPERATIONAL ACCOUNTING
PO BOX 30224	12926 GRAN BAY PARKWAY WEST SUITE 200
TAMPA, FL 33630-3224	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 888-227-8339 claimsinfo@cypressig.com