

STATEWIDE PREFERRED

P. O. Box 30527, Phoenix, Arizona 85046
(602) 494-6900 (800) 228-1710

NEVADA ARTISAN CONTRACTORS PROGRAM OCCIDENTAL INSURANCE COMPANY

SUBJECT TO CHANGE WITHOUT NOTICE

Effective 08/15/2008

This program provides coverage for contractors with less than \$500,000 annual payroll, and who subcontract work to others less than 10% of total annual revenues. Eligible trades people and construction related craftsmen are listed on the general liability rate page. No others are eligible for this program. To use the rates provided by this program, the risk should have 2 years experience with no more than 2 or more losses in the past two years either paid or reserved in excess of \$3,000.

CONTACT STATEWIDE PREFERRED UNDERWRITERS FOR COVERAGES NOT LISTED.

COVERAGES

General Liability – Up To \$1 Million Occurrence, \$2 Million Aggregate
Products/Completed Operations
Medical Payments - \$5000
Fire Legal Liability - \$100,000

Property – Building and Business Personal Property

ADDITIONAL COVERAGES AVAILABLE

Inland Marine

Contractors Equipment, Including Equipment

Rented for your use

Installation Floater

Property Extension

Mini-Micro Computer Equipment

Employee Dishonesty – Submit

Money and Securities – Submit

Business Income

Auto

SUBMIT

- Less than two years in business and/or more than 2 or more losses in the past three years either paid or reserved in excess of \$3,000.
- Limits higher than are shown in these guidelines
- Gross revenue \$1.5 million
- Subcontractors over 10%
- Auto
- Any Bankruptcies
- Any Risk Outside Program
- Property and/or Inland Marine exceeding \$500,000 in total value.
- Work on New Tract or Subdivision Housing
- General Contractors
- Work on New Condos and Apartments

PROHIBITED

- Asbestos Removal
- Earthquake Rehabilitation
- Oil Field Work of Any Kind
- Exterior Work Above the Third Story
- Blasting or LPG Work
- Airport/Hospital/Demolition/Landfill Operations
- Burglar/FireAlarm/Polution Testing or Cleanup
- Contractors Who Rent or Lease Equipment to Others

TO SUBMIT, USE ACORD APPLICATION. COMPLETED TERRORISM FORM MUST ACCOMPANY APPLICATION TO BIND COVERAGE.

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NEVADA ARTISAN CONTRACTORS PROGRAM OCCIDENTAL INSURANCE COMPANY PROPERTY AND INLAND MARINE COVERAGES AND RATES

PROPERTY COVERAGE BASE RATES SHOWN ARE PER \$100 FOR \$500 DEDUCTIBLE, SPECIAL FORM, 90% CO-INSURANCE. \$7,500 LIMIT FOR BUSINESS PERSONAL PROPERTY INCLUDED.

ENTIRE STATE				CALCULATIONS	
CONSTRUCTION	FRAME	J/M	N/C		
Building	.670	.540	.439		
Contents/BPP	1.270	1.050	.792		

Protection Class Multipliers				To Increase Deductible, Use the Factors Listed Below			
1-3	4-6	7-9	10	\$1,000	.93	\$5,000	.89
.85	1.00	1.30	2.00	\$2,500	.91	\$10,000	.82
For 100% Co-Insurance Use .95 Factor							

INLAND MARINE COVERAGE BASE RATES ARE PER \$100 FOR \$500 DEDUCTIBLE ACV. \$250 MP

CONTRACTORS EQUIPMENT	RATE	LIMIT	PREMIUM
Miscellaneous Small Tools (Limited to \$500 Per Item, \$10,000 Aggregate)	2.50	X	= \$
Scheduled Equipment (Maximum \$25,000 Any One Item, \$100,000 Aggregate)	1.50	X	= \$
Rented/Leased Equipment – Minimum and Deposit of \$150 Maximum \$50,000 Any One Item – Rate 3.00 per \$100 of Rental Costs			\$
Mini/Micro Computer/EDP (Maximum Limits \$50,000 and \$10,000 Extra Expense)	1.00	X	= \$
Signs (Maximum \$15,000)	1.85	X	= \$
Valuable Papers (Maximum \$20,000)	135% of BPP Rate	X	= \$
Accounts Receivable (Non Reporting , Maximum \$25,000)	35% of BPP Rate	X	= \$
Installation Floater (Per \$100 Receipts) \$500 Min Premium Maximum Limit \$25,000 For All Locations	.15	X	= \$

CRIME COVERAGES (\$500 DEDUCTIBLE)

Employee Dishonesty – Coverage A -\$10,000 Limit, - SUBMIT	\$
Money and Securities, \$10,000 Inside, \$2500 Outside - SUBMIT	\$
Terrorism Premium (See Attached)	\$
TOTAL PREMIUM ALL COVERAGES	\$

TO SUBMIT, USE ACORD APPLICATION. COMPLETED TERRORISM FORM (SEE ATTACHED) MUST ACCOMPANY APPLICATION IN ORDER TO BIND COVERAGE.

STATEWIDE PREFERRED HAS AUTHORITY FOR HIGHER LIMITS THAN SHOWN. PLEASE CONTACT YOUR STATEWIDE PREFERRED UNDERWRITER IF HIGHER LIMITS ARE NEEDED.

INSURED'S NAME

EFFECTIVE DATE

PRODUCER'S NAME

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NEVADA ARTISAN CONTRACTORS PROGRAM OCCIDENTAL INSURANCE COMPANY GENERAL LIABILITY COVERAGES

RATES SHOWN ARE PER \$1,000 PAYROLL, WITH \$500 PROPERTY DAMAGE DEDUCTIBLE.

CLASSIFICATION	CLASS	\$100/200	\$300/600	\$500/1 mil	\$1/2 MIL
Air Conditioning / Heating Repair	91111	21.81	25.44	26.91	28.43
Appliance Repair	91155	69.57	90.06	106.03	116.05
Carpentry – Interior/Shop	91341	19.50	23.89	25.97	28.58
Carpet/Rug Cleaning	91405	18.54	21.88	23.18	24.48
Debris Removal	91629	12.56	15.35	17.89	21.80
Driveway / Parking Lot Construction	92215	18.54	23.73	27.73	29.85
Drywall or Wallboard Installation	92338	12.89	14.23	15.52	17.09
Fence Erection	94276	20.96	26.94	29.98	33.94
Floor Covering Installation	94569	17.24	20.89	22.63	24.75
House Furnishings – Installation	95124	15.26	18.46	19.94	21.72
Interior Decorating	96611	3.00	3.83	4.46	4.82
Janitorial – No Floor Waxing	98344	10.89	13.94	16.23	17.53
Landscape Gardening	97047	18.15	21.44	22.71	23.98
Septic Tank Cleaning	98805	13.23	16.94	19.81	21.30
Sign Painting – Inside	99003	10.15	13.09	14.64	17.20
Sign Painting – Outside – Under 3 Stories	99004	9.99	12.79	14.18	16.08
Swimming Pool Maintenance	99507	30.15	38.59	44.98	48.55
Wall Paper Hanging	98344	2.46	3.14	3.67	3.96
Window Cleaning	99975	13.23	16.93	19.81	21.31

RATE CALCULATION

Class	Rate	X	Ded.	CR/DB	=	Final Rate	X	Payroll	=	Premium
		X			=		X		=	\$
		X			=		X		=	\$
		X			=		X		=	\$
Policy Fee (see chart next page) Not Applicable To Policy Renewals										\$
Total Premium										\$

POLICY FEES: (No policy fee if this is an Occidental policy renewal.)

Premium	Fee
\$750 - \$2,500	\$100
\$2,501 - \$5,000	\$150
\$5,001 - \$10,000	\$250
Over \$10,000	Contact Underwriting

Use actual payroll for employees plus \$20,000 for each active owner, partner and/or executive officer.
Multiple classes may be used to reflect actual exposures.

Credits up to 10% may be given to these rates. You must justify them to your underwriter.
10% Credit may be given if this is a loss free renewal in this program.

To Change PD Deductible from \$500 to:

\$1,000 = .93%

\$2,500 = .89%

Fire Legal Over \$100,000 - SUBMIT

ADDITIONAL INSURED (Must complete supplement*)

Name and Address of Additional Insured: _____

____ Certificate Only

____ Additional Insured **\$25 - Premium Fully Earned. Charge is in addition to minimum premium. No blanket AI Allowed.**

*No supplement is required if Additional Insured is: Landlord, Owner of Premises, Governmental Entity
Mortgage / Loss Payee, Store (Retailer or Wholesaler)

Hired & Non Owned Auto:

\$100,000 CSL \$108

\$300,000 CSL \$132

\$500,000 CSL \$144

\$1 Million CSL \$159

MINIMUM POLICY PREMIUM - \$750

