



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 10/28/2011**

This program provides coverage for contractors with less than \$500,000 annual payroll, and who subcontract work to others less than 50% 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**

<b>COVERAGES</b>	
General Liability – Up To \$1 Million Occurrence, \$2 Million Aggregate	
Products/Completed Operations	
Medical Payments - \$5,000	
Fire Legal Liability - \$100,000	
Property – Building, Business Personal Property, and Business Income	
<b>ADDITIONAL COVERAGES AVAILABLE</b>	
Inland Marine	EDP
Contractors Equipment, Including Equipment Rented for your use	Employee Dishonesty – Submit
Installation Floater	Money and Securities – Submit
	Auto

**SUBMIT**

- Less than two years in business and/or 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
- Subcontractor costs exceeding 50% of Gross Receipts
- 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                    | • Airport / Hospital / Demolition / Landfill Operations |
| • Earthquake Rehabilitation           | • Burglar / Fire Alarm / Pollution Testing or Cleanup   |
| • Oil Field Work of Any Kind          | • Contractors Who Rent or Lease Equipment to Others     |
| • Exterior Work Above the Third Story |   |
| • Blasting or LPG Work                |   |

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



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**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.

TERRITORY	BLDG/BPP	FRAME	J/M	N-C
Nevada	Building	.670	.540	.439
	BPP	1.270	1.050	.792
	Bus. Inc.	1.016	.840	.634

PROTECTION CLASS MULTIPLIERS	
1-3	0.85
4-6	1.00
7-9	1.30
10	2.00
DEDUCTIBLE MULTIPLIERS	
\$1,000	0.93
\$2,500	0.91
\$5,000	0.89
\$10,000	0.82

**INLAND MARINE COVERAGES, MINIMUM PREMIUM \$250  
 BASE RATES ARE PER \$100 FOR \$500 DEDUCTIBLE, ACV**

COVERAGES	RATE	BASIS
Miscellaneous Small Tools (Limited to \$500 Per Item, \$10,000 Aggregate)	\$2.50	per \$100 Value
Scheduled Equipment (Maximum \$25,000 Any One Item, \$100,000 Aggregate)	\$1.50	per \$100 Value
Rented/Leased Equipment – Maximum \$50,000 Any One Item	\$3.00	per \$100 Rental Costs
Mini/Micro Computer/EDP (Maximum Limits \$50,000 and \$10,000 Extra Expense)	\$1.00	per \$100 Value
Signs (Maximum \$15,000)	\$1.85	per \$100 Value
Valuable Papers (Maximum \$20,000)	135%	BPP Rate
Accounts Receivable (Non Reporting, Maximum \$25,000)	35%	BPP Rate
Installation Floater – \$500 Min Premium Maximum Limit \$25,000 for All Locations	\$0.15	per \$100 Receipts

**CRIME COVERAGES (\$500 DEDUCTIBLE) – MINIMUM PREMIUM - \$500**

Employee Dishonesty – Coverage A - \$10,000 Limit	Submit
Money and Securities – \$10,000 Inside, \$2,500 Outside	Submit

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



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**GENERAL LIABILITY COVERAGES**

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

<b>CLASSIFICATION</b>	<b>CLASS</b>	<b>\$100/200</b>	<b>\$300/600</b>	<b>\$500/1mil</b>	<b>\$1/2 MIL</b>
Air Conditioning/Heating Repair	91111	\$17.442	\$20.970	\$22.806	\$24.948
Appliance Repair	91155	\$18.315	\$22.491	\$24.138	\$26.316
Carpentry – Interior/Shop Must Hold License	91341	\$18.234	\$23.067	\$25.272	\$28.440
Carpet/Rug Cleaning	91405	\$22.491	\$27.639	\$30.447	\$33.723
Debris Removal	91629	\$9.600	\$12.640	\$14.320	\$16.750
Driveway, Parking Lot Construction	92215	\$16.740	\$20.358	\$22.302	\$24.570
Drywall or Wallboard Installation	92338	\$10.330	\$12.720	\$13.950	\$15.410
Fence Erection	94276	\$18.018	\$23.472	\$26.118	\$30.204
Floor Covering Installation	94569	\$13.149	\$16.317	\$18.072	\$20.151
House Furnishings – Installation	95124	\$8.406	\$10.125	\$11.043	\$12.096
Interior Decoration	96611	\$3.600	\$4.536	\$5.040	\$5.652
Janitorial – No Floor Waxing	96816	\$13.581	\$17.532	\$19.368	\$22.059
Landscape Gardening	97047	\$15.408	\$17.766	\$18.711	\$19.818
Paper Hanging	98344	\$4.320	\$5.256	\$5.760	\$6.345
Septic Tank Cleaning	98805	\$16.200	\$20.412	\$22.680	\$25.434
Sign Painting – Inside	99003	\$8.523	\$9.954	\$10.890	\$11.983
Sign Painting – Outside – Not Over 3 Stories	99004	\$11.970	\$15.084	\$16.758	\$18.792
Swimming Pool Maintenance	99507	\$18.540	\$23.364	\$25.956	\$29.106
Window Cleaning – Not Over 3 Stories	99975	\$15.930	\$20.070	\$22.302	\$25.011



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**GENERAL LIABILITY ADDITIONAL INFORMATION**

**Owner Payroll: Use \$20,000 per owner.  
 Multiple Classes may be used to reflect actual exposures.**

**To Change Liability Deductible from \$500 to:**  
**\$1,000 = use .93%**  
**\$2,500 = use .89%**

**HIRED & NON-OWNED AUTO**

LIMIT (CSL)	PREMIUM
\$100,000	\$108
\$300,000	\$132
\$500,000	\$144
\$1 Mil	\$159

**ADDITIONAL INSURED**

**Must complete supplement \***

**\$25 per A/I (bulk discounts available for > 7)**

**Premium Fully Earned. Charge is in addition to Minimum Premium.**

**No blanket A/I allowed.**

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

**POLICY FEES:**

Premium	Fee
\$750 - \$2,500	\$100
\$2,501 - \$5,000	\$150
\$5,001 - \$10,000	\$250
\$10,001 - \$20,000	\$350
Over \$20,000	\$400

**MINIMUM POLICY PREMIUM - \$750**