



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

**UTAH
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

COVERAGES

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

ADDITIONAL COVERAGES AVAILABLE

Inland Marine	EDP
Contractors Equipment, Including Equipment Rented for your use	Employee Dishonesty – Submit Money and Securities – Submit
Installation Floater	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
- Earthquake Rehabilitation
- Oil Field Work of Any Kind
- Exterior Work Above the Third Story
- Blasting or LPG Work
- Airport / Hospital / Demolition / Landfill Operations
- Burglar / Fire Alarm / Pollution 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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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
Utah	Building	.319	.276	.242
	BPP	.529	.458	.376
	Bus. Inc.	.423	.366	.301

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**

CLASSIFICATION	CLASS	\$100/200	\$300/600	\$500/1mil	\$1/2 MIL
Air Conditioning/Heating Repair	91111	\$13.374	\$16.065	\$17.496	\$19.134
Appliance Repair	91155	\$17.010	\$19.710	\$20.835	\$22.149
Cable TV Install/Repair	91315	\$10.710	\$13.491	\$15.876	\$16.812
Carpentry – Interior/Shop Must Hold License	91341	\$14.634	\$17.523	\$18.927	\$20.826
Carpentry – (NOC) – Must Hold License	91342	\$21.384	\$28.782	\$32.976	\$39.087
Carpet/Rug Cleaning	91405	\$19.458	\$23.913	\$26.343	\$29.178
Chimney Cleaning	91481	\$37.980	\$47.853	\$55.818	\$59.625
Concrete – No Foundation/No Tilt Up – Must Hold License	91560	\$18.792	\$25.020	\$28.782	\$33.849
Debris Removal	91629	\$8.270	\$10.870	\$12.310	\$14.400
Doors, Windows Installation – Metal	91746	\$13.941	\$17.451	\$19.404	\$21.762
Driveway, Parking Lot Construction	92215	\$12.672	\$15.426	\$16.911	\$18.630
Drywall or Wallboard Installation	92338	\$7.720	\$9.450	\$10.330	\$11.360
Electrical in Buildings – Must Hold License	92478	\$4.770	\$5.931	\$6.579	\$7.344
Fence Erection	94276	\$14.886	\$18.522	\$20.538	\$22.932
Floor Covering Installation	94569	\$8.766	\$10.899	\$12.069	\$13.473
House Furnishings – Installation	95124	\$5.850	\$7.029	\$7.659	\$8.383
Insulation Work	96409	\$13.545	\$17.325	\$19.341	\$22.032
Interior Decoration	96611	\$3.195	\$4.023	\$4.482	\$5.013
Janitorial – No Floor Waxing	96816	\$9.342	\$11.484	\$12.645	\$14.004
Landscape Gardening	97047	\$13.266	\$15.327	\$16.146	\$17.100
Masonry Work – Must Hold License	97447	\$10.107	\$13.230	\$15.120	\$17.667
Office Machinery Install/Service	98111	\$2.547	\$2.979	\$3.303	\$3.483
Painting – Exterior – Under 4 Stories	98304	\$15.129	\$18.459	\$20.259	\$22.347
Painting – Interior	98305	\$10.647	\$12.933	\$14.157	\$15.579
Paper Hanging	98344	\$3.645	\$4.428	\$4.860	\$5.355
Plastering / Stucco	98449	\$25.605	\$32.994	\$36.945	\$42.390
Plumbing – Commercial – Must Hold License	98482	\$12.411	\$15.462	\$17.145	\$19.170
Plumbing – Residential – Must Hold License	98483	\$22.788	\$27.306	\$29.682	\$32.427
Pre Fab Building Erection	98502	\$17.514	\$22.824	\$25.641	\$30.186
Septic Tank Cleaning	98805	\$9.630	\$12.132	\$13.482	\$15.120
Sheet Metal Work – Outside	98884	\$7.551	\$9.162	\$10.026	\$11.025
Siding Installation – Under 3 Stories	98967	\$12.375	\$16.497	\$18.990	\$22.356
Sign Painting – Inside	99003	\$6.111	\$7.380	\$8.046	\$8.829
Sign Painting – Outside – Not Over 3 Stories	99004	\$10.620	\$13.383	\$14.868	\$16.677
Swimming Pool Maintenance	99507	\$15.030	\$18.936	\$23.976	\$23.598
Tile, Stone, Marble Installation	99746	\$8.343	\$10.386	\$11.520	\$12.870
Window Cleaning – Not Over 3 Stories	99975	\$14.130	\$17.802	\$19.782	\$23.823



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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