



CGL Program for Artisan Contractors
Quick Reference Guide

Quote, Rate, Bind, Complete Apps & Get Certificates Immediately ONLINE*
Direct Bill / No Acord Applications to complete- ALL Premium Financing Eliminated
Competitive Rates and Commission
Admitted Carrier – Demotech rated A' (A Prime) Unsurpassed

Subject to underwriting approval and rating by ONLINE system
NO FLAT CANCELLATIONS

Sample Annual Policy Premiums for 1-man firms for classes below w/ 4-Pay Plan

**monthly EFT pay plan available for premiums in excess of \$700

<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	\$434	\$537	\$639	\$741
Down Payment	\$144	\$172	\$199	\$226
Plus 3 Payments of	\$104	\$125	\$150	\$175

(premiums may be slightly higher than minimum for certain limits) +

IMPORTANT - BE CERTAIN TO LIST ALL OPERATIONS OF THE INSURED ON THE POLICY

91111	Air Conditioning Systems Installation, Service or Repair – NO LPG work	96408	Insulation Installation – Plastic No polyurethane foam products
97220	Air Cooled Engine Service or Repair- NO Auto or boat work	96410	Insulation Installation – Mineral No polyurethane foam products
91150+	Appliance & Acc I/S/R commercial- NO LPG work	96611	Interior Decorators
91155+	Appliance & Acc I/S/R household- NO LPG work	96816	Janitorial Services
91315+	Cable or Subscription TV – No Fiber Optics	97047	Landscape Gardening (includes lawn sprinkler work)
91340+	Carpentry Construction - Residential	97050	Lawn Care Services
91341+	Carpentry – Interior (incl. wood flooring)	97111	Logging and Lumbering (does not include residential tree trimming)
91343	Carpentry - shop only	97447	Masonry
91405	Carpet, Rug, Furniture, or Upholstery Cleaning - on customer premises	98111	Office Machines Installation and Service
91436	Ceiling or Wall Installation - Metal	98304+	Painting - Exterior - 3 stories or less (excludes overspray)
91560+	Concrete Construction	98305	Painting – Interior (excludes overspray)
91629	Debris Removal / Construction Site Clean - Up	98344	Paperhanging
91746	Door, Window Installation	98449	Plastering or Stucco -NO EFIS
92215	Driveway, Parking Area, Sidewalk Paving or Repaving	98805+	Septic Tank Systems - Cleaning only
92338	Drywall or Wallboard Installation	98967	Siding Installation -Use 91340/91342 for wood siding
92478	Electrical Work - within buildings	99003	Sign Painting / Lettering – Interior
94569	Floor Covering Installation – carpet and vinyl Use 99746 ceramic tile or stone Use 91341 for wood flooring	99004	Sign Painting / Lettering – Exterior- NO VINYL WRAPS
95124	Furniture / Fixtures Installation	99080	Solar Energy Contractors
95233	Garbage, Ash or Refuse Collecting	99650	TV or Radio Receiving Set Installation or Repair
95410+	Grading of Land	99709	Tents or Canvas Goods - Erection, Removal, or Repair
95625	Handyperson – NO commercial work, roofing, or subcontracted work	99746	Tile, Stone, Marble, Mosaic or Terrazzo Work – Interior Use 97447, Masonry for exterior work
95647	Heating & Air Conditioning Installation Service or Repair- NO LPG work	99827	Upholstery – NO auto, boats or RV work
96053	House Furnishing Installation	99975	Window Cleaning

THE FOLLOWING CLASSES HAVE HIGHER THAN MINIMUM PREMIUMS FOR 1-MAN OPERATIONS

91315	Cable or Subscription TV – No Fiber Optics (Dade, Broward, & Monroe)	98304	Painting - Exterior - 3 stories or less (excludes overspray) (Dade, Broward, & Monroe)
91342	Carpentry	91344	Remodeling – includes carpentry, electrical work, painting, drywall work (excludes overspray)
99952	Cleaning Outside Surfaces of buildings by Water or Steam (includes pressure washing)- NO roofs	98993	Sign Erection, Installation and Repair
94276	Fence Erection (excl. security fencing around pools)	99505	Swimming Pool Servicing
95625	Handyperson – NO commercial work, roofing, or subcontracted work (Dade, Broward, & Monroe)	99955	Waterproofing (see Cleaning outside surface, 99952, for pressure washing operations) – NO roofs

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**

Florida Program Highlights

All sizes risk eligible - large firms and 1-man firms *additional discounts available for larger risk	\$16,700 Annual Payroll assessed for each active owner	Additional Insureds \$50 each OR automatic Additional Insured status \$100 flat charge – can include primary & noncontributory wording
New ventures eligible with one year experience in field	All payment plans can be set up on EFT via bank account or credit card	Additional Insured form CG2037 including Products- Completed Operations \$100 flat charge
Prior insurance not required, but discount available if it exists and risk is claim-free in the last three years. Proof of prior required in file.	4 pay Direct bill pay plan – outside premium finance not allowed 10 Pay EFT Plan for premiums \$700+	Waivers of Subrogation \$50 each OR automatic Waiver of Subrogation \$100 flat charge
15 eligible classes on one quote	INLAND MARINE COVERAGE for tools & equipment is available. *CALL FOR ADDITIONAL INFORMATION	Omnibus form including automatic Additional Insured CG2010 and CG2037, primary/non-contributory wording and automatic Waivers of Subrogation \$250 flat charge

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.
- Cell phone, water, gas, oil tank or tower related work.
- Mobile home or related work.
- 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 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.
- Plumbing work and plumbing related work.
- Contact Underwriting on any out-of-state operations to determine eligibility of the risk.

Policy Servicing, Underwriting, Marketing & Accounting

Phone: 877-560-5224 Fax: 904-438-3866 Email: policyinfo@cypressiq.com

Remit Payment IMMEDIATELY Upon Binding and Mail to:

Mail Payments:	Overnight Delivery of Payments:
SERVICE FIRST INSURANCE GROUP LLC	BILL2PAY
AGENT FOR CYPRESS PROPERTY & CASUALTY INS CO	ATTN: PAYMENT PROCESSING
PO BOX 31637	4700 140 TH AVENUE NORTH, SUITE 106
TAMPA, FL 33631-3637	CLEARWATER, FL 33762

Make sure Policy Number assigned is printed clearly on all checks and correspondence.

Agency service request: asr@cypressiq.com

Login Information/Technical Support: websupport@cypressiq.com

Claims: Phone 888-352-9773 / Fax 877-352-9773