

F = Full Time P = Part Time

\$150 Minimum Retained Premium

\$400 Minimum Policy Premium

Class	Code	Risks with 1 Owner or Employee			Add the following for each Additional Employee up to 5 equivalent					
		300 / 600	500 / 1mil	1mil / 2 Mil	F-300 600	P-300 600	F-500 1 Mil	P -500 1 Mil	F-1 Mil 2 Mil	P -1 Mil 2 Mil
Appliances & ACC Install/Service	10005	323	365	426	194	26	220	74	254	85
Awning - Install/Service, Repair 1st Fl	10015	581	656	767	349	117	394	131	458	152
Cabinet Maker - Installer	10025	323	365	426	194	26	220	74	254	85
Carpentry	10030	323	365	426	194	26	220	74	254	85
Carpet/Rug Cleaners	10035	323	365	426	194	26	220	74	254	85
Ceiling/Wall Installation	10045	323	365	426	194	26	220	74	254	85
Cleaning Residential/Office	10055	323	365	426	194	26	220	74	254	85
Computers Office Mach Ser/Repair	10060	323	365	426	194	26	220	74	254	85
Concrete Construction (No Backhoe)	10065	581	656	767	349	117	394	131	458	152
Door Window Partition Installer	10090	323	365	426	194	26	220	74	254	85
Driveway/Parking/Sidewalk - no roadwork	10105	581	656	767	349	117	394	131	458	152
Drywall/Wallboard Hanging or Tape	10110	323	365	426	194	26	220	74	254	85
Electrical, No Alarm Work	10120	581	656	767	349	117	394	131	458	152
Fence Erection	10125	581	656	767	349	117	394	131	458	152
Floor Covering, No Ceramic Tile	10135	323	365	426	194	26	220	74	254	85
Furniture Fixtures Woodworking	10140	323	365	426	194	26	220	74	254	85
Furniture - Upholstery	10145	581	656	767	349	117	394	131	458	152
Gardening, no Spray, Tree, Backhoe	10160	323	365	426	194	26	220	74	254	85
Glaziers	10165	323	365	426	194	26	220	74	254	85
Handyman	10169	355	401	469	214	28	242	81	280	93
House Furn Install N.O.C.	10170	323	365	426	194	26	220	74	254	85
Interior Decorators	10175	323	365	426	194	26	220	74	254	85

Class	Code	Risks with 1 Owner or Employee			Add the following for each Additional Employee up to 5 equivalent					
		300 / 600	500 / 1mil	1mil / 2 Mil	F-300 600	P-300 600	F-500 1 Mil	P -500 1 Mil	F-1 Mil 2 Mil	P -1 Mil 2 Mil
Landscape, no Spray, Tree, Backhoe	10160	323	365	426	194	26	220	74	254	85
Masons	10195	323	365	426	194	26	220	74	254	85
Office Machines Repair/Service	10060	323	365	426	194	26	220	74	254	85
Painting Exterior < 3 stories	10210	323	365	426	194	26	220	74	254	85
Painting Interior	10215	323	365	426	194	26	220	74	254	85
Paperhanging	10220	323	365	426	194	26	220	74	254	85
Partition/Window/Door Install	10090	323	365	426	194	26	220	74	254	85
Parking/Sidewalk/Driveway - no roadwork	10105	581	656	767	349	117	394	131	458	152
Plaster or Stucco Work - Exterior	10225	323	365	426	194	26	220	74	254	85
Plaster or Stucco Work - Interior	10230	323	365	426	194	26	220	74	254	85
Plumbing Res. Or Office (no sprink)	10235	581	656	767	349	117	394	131	458	152
Rug or Carpet Cleaners	10035	323	365	426	194	26	220	74	254	85
Siding (Masonry/Stone) < 3 stories	10245	323	365	426	194	26	220	74	254	85
Siding (Alum/Vinyl) < 3 stories	10250	323	365	426	194	26	220	74	254	85
Stucco or Plaster Work - Exterior	10225	323	365	426	194	26	220	74	254	85
Stucco or Plaster Work - Interior	10230	323	365	426	194	26	220	74	254	85
Tile/Marble/Terrazo/Stone Interior	10190	323	365	426	194	26	220	74	254	85
Upholstery - Furniture	10145	581	656	767	349	117	394	131	458	152
Wall or Ceiling Install - Metal	10045	323	365	426	194	26	220	74	254	85
Wallboard or Drywall Hang/Tape	10110	323	365	426	194	26	220	74	254	85
Window, Door or Partition Install	10090	323	365	426	194	26	220	74	254	85
Woodworking - Furniture/Fixtures	10140	323	365	426	194	26	220	74	254	85

Small Tools - \$150 min charge for the first \$2500, over \$2500 is \$.80 p/\$100 of tools plus the \$150 minimum premium.
Scheduled Tools - \$1.00 p/\$100 of coverage subject to the \$150 min premium