

ARTISAN PAK PROGRAM



SECURITY
MUTUAL
INSURANCE
COMPANY

Established 1887

STANDARD

INDEX

DESCRIPTION	RULE	PAGE(S)
Eligibility	1	1
General Rules	4	3-4
Highly Protected Community List		
Upstate	--	7-11
Suburban	--	12-15
Mandatory Forms	3	2
Optional Coverages – Property	--	20-22
Optional Coverages – Liability	--	23-26
Policy Coverages	2	1-2
Premium Tables	--	17-19
Rating	5	5
Rating Terms Defined & Notes	--	5-6
Special Conditions	--	16

ARTISAN PAK PROGRAM

Rule No.

1. ELIGIBILITY:

The Artisan Pak Program contains rules, classifications, rates and premiums for writing property, liability and other coverages.

Eligibility Requirements:

- a) Firms with 20 or fewer employees.
- b) Firms with gross receipts less than \$1,500,000.
- c) Firms with less than 35% of work subcontracted to others.
- d) Firm's type of business must be listed on the premium pages.
- e) Firm is NOT a general contractor.

2. POLICY COVERAGES:

The following coverages are provided in the Artisan Pak Program:

MANDATORY COVERAGES:	LIMITS
Accounts Receivable	\$1,000
Business Credit Card, Forgery and Counterfeit Money	\$1,000
Business Property While on the insured premises	\$1,000
Debris Removal	\$1,000
Employee Dishonesty	\$1,000
Money and Securities	\$1,000
Property of Others in Your Care, Custody and Control	\$1,000
Tools & Equipment Off Premises	\$1,000
Medical Payments	\$1,000/\$25,000
Valuable Papers & Records	\$1,000
While Away From the Insured Premises	\$1,000

MANDATORY COVERAGES (continued):	LIMITS
* Business General Liability- Extra Coverage (LS-5) -	
Bodily Injury and Property Damage - (Single Limit)	**\$300,000
Products/Completed Operations	\$300,000
* Liability Coverage can be changed to an LS-6 (Business General Liability-Extra Coverage). A rate modifier will apply. Liability coverage will include:	
Bodily Injury and Property Damage (Single Limit)	
Fire Legal Liability	
Products/Completed Operations	
Personal Injury	
** Increased Liability Limits of \$500,000 and \$1,000,000 are also available with the LS-5 or LS-6.	

3. MANDATORY FORMS:

SF-20	Agreement
SF-511	Crafts/12 Agreement
SF-512	Supplemental Declarations
SMIC-SF-525	Tools and Equipment Coverage
LS-5	Business General Liability Coverage (Extra Coverage)
LS-10	Amended Limits of Liability
NY STAT-1	NY Statutory Endorsement
LS-187	Asbestos Exclusion
LS-118	Silica Exclusion
LS-120	Exterior Insulation Exclusion
LS-79A	Exclusion of Snow/Ice Control Operations
LS-98	Exclusion of Hot Application Roofing Operations
SF-18	Intentional Acts Exclusion
LS-57	Lead Exclusion
LS-84	New York Amendatory Endorsement
LS-139A	Communicable Disease Exclusion Clarification
LS-141A	Employer's Liability Exclusion Third Party Action Over
LS-141A-DISC	Policyholder Disclosure Notice (Employer's Liability Exclusion Third Party Action Over)

4. GENERAL RULES:

4-a CANCELLATION -

If insurance is canceled or reduced at the request of the company or the insured, the earned premium shall be computed on a pro-rata basis.

4-b CONTRIBUTING INSURANCE -

Coverage may be divided between two or more companies using the rates, rules, forms and endorsement of this manual.

4-c COVERAGES - OTHER PROGRAMS -

It is permissible to attach any filed form offering supplemental coverage not included in this manual. The appropriate rates are to be used.

4-d DEDUCTIBLE -

A \$250 deductible will be applied to each adjusted property loss including Inland Marine Forms. Increased deductibles are available.

4-e MAXIMUM & MINIMUM CHARGES -

No additional premium shall be charged and no return premium shall be allowed when such additional or return premium is less than \$5.00.

Annual Minimum Premium

Remainder of State -	the premium for one full time employee.
New York City -	the premium for two full time employees.
Nassau, Suffolk and Westchester counties -	the premium for two full time employees.

(Minimum Premium applies per policy and includes mandatory coverages only.)

Annual Minimum Retained Premium -

- the lesser of \$250 or 50% of Annual Premium.

4-f RATE REVISIONS -

After the Underwriters Rating Board announces a rate revision, each individual company shall determine the effective date(s) for:

- 1) new policies and endorsements
- 2) renewal policies

4-g RESTRICTION OF INDIVIDUAL POLICY -

If a policy would not be issued because of unusual exposures, the applicant may request a restriction of the policy at no reduction in the premium. The request, bearing the signature of the applicant, shall be referred to the Company.

4-h WHOLE DOLLAR PREMIUM -

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving 50 cents or over shall be rounded to the next higher whole dollar.

5. RATING:

1. Obtain the General Liability Table Premium for the appropriate territory, classification and liability limit for a full time employee.
2. Multiply #1 by the applicable Form Factor.
3. Multiply #2 by the number of full time employees.
4. If there are any part time employees, continue to step 5.
If there are no part time employees, skip to step 8.
5. Obtain the General Liability Table Premium for the appropriate territory, classification and liability limit for a part time employee.
6. Multiply #5 by the applicable Form Factor.
7. Multiply #6 by the number of part time employees.
8. Add the results of step 3 and step 7 to get the Base Premium.
9. Calculate the premium for each optional property coverage (including any deductible credit).
10. Calculate the premium for each optional liability coverage.
11. Add the results from steps 8, 9 & 10 to arrive at the final premium.

RATING TERMS DEFINED & NOTES:

Note: If two or more classifications apply, use the classification that generates the higher premium.

CONSTRUCTION DEFINITIONS:

Frame -

Buildings where the exterior walls are wood or other combustible materials, including construction where combustible materials are combined with other materials (such as brick veneer, stone veneer, wood iron-clad, stucco on wood). One third of exterior walls are of frame or combustible material.

Masonry -

Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow materials, and where the floors and roof are combustible (disregarding floors resting directly on the ground). Less than one third of exterior walls are of frame or combustible constructions.

Fire Resistive -

Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two hours. All exterior walls, ceilings and roofs are of non-combustible construction.

Note: Metal buildings with metal or frame supports shall be classified as frame. (Refer to Special Conditions for credit).

EMPLOYEE DEFINITIONS

Full Time -

Employees who work over 20 hours per week

Part Time -

Employees who work 20 hours or less per week

Please note: Individuals engaged strictly in clerical operations and inactive corporate officers shall not be included as employees. An inactive corporate officer is a corporate officer that is not involved in the day to day routine operations of the business.

PROTECTION DEFINITIONS:

Highly Protected -

Building is located within 1000 feet of an approved fire hydrant and within 5 road miles of a responding fire department and is included in the "Highly Protected Community List".

Protected -

Building is located within 1000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.

Semi-Protected -

Building is located more than 1000 feet of an approved fire hydrant, but is within 5 road miles of a responding fire department.

Unprotected - All Others

TERRITORIES:

Upstate -

All of state except Putnam, Rockland, Suffolk, Nassau, Westchester, Richmond, Queens, New York, Bronx & Kings.

Suburban -

Putnam, Rockland, Suffolk, Nassau, Westchester

New York City -

Bronx, Queens, Kings, Richmond, New York

HIGHLY PROTECTED COMMUNITY LIST**UPSTATE**

Listed below are the Highly Protected Communities to be used with this section of the manual.

City or Town	County
Albany	Albany
Alden (Tn.)	Erie
Alfred	Allegany
Amherst (Tn.)	Erie
Amsterdam	Montgomery
Arcadia (Tn.)	Wayne
Auburn	Cayuga
Baldwinsville	Onondaga
Ballston (Tn.)	Saratoga
Ballston Lake	Saratoga
Batavia	Genesee
Beacon	Dutchess
Beekman	Dutchess
Bethlehem (Tn.)	Albany
Binghamton	Broome
Binghamton (Tn.)	Broome
Blasdell	Erie
Branchport	Yates
Brighton (Tn.)	Monroe
Brighton (Tn.)	Erie
Buffalo	Erie
Burnt Hills	Saratoga
Canandaigua	Ontario
Canton (Tn.)	St. Lawrence
Cayuga Heights	Tompkins
Cazenovia	Madison
Chatham	Columbia
Cheektowaga (Tn.)	Erie
Churchtown	Columbia
Cicero (Tn.)	Onondaga
Clarence (Tn.)	Erie
Clarence Center	Erie
Claverack	Columbia
Clay (Tn.)	Onondaga
Clayton	Jefferson
Cleveland Hill	Erie
Cohoes	Albany
Colonie (Tn.)	Albany
Constantia (Tn.)	Oswego
Corning	Steuben
Cornwall (Tn.)	Orange
Cortland	Cortland
Cortlandville	Cortland

HIGHLY PROTECTED COMMUNITY LIST (continued)**UPSTATE**

City or Town	County
Deerpark (Tn.)	Orange
Delmar	Albany
Depew	Erie
Dewitt (Tn.)	Onondaga
Dickinson (Tn.)	Broome
Dundee	Yates
Dunkirk	Chautauqua
East Greenbush	Rensselaer
East Rochester	Monroe
Eggertsville	Erie
Elbridge (Tn.)	Onondaga
Elma	Erie
Elmira	Chemung
Elmira (Tn.)	Chemung
Elmira Heights	Chemung
Elsmere	Albany
Endicott	Broome
Endwell	Broome
Erwin (Tn.)	Steuben
Fairport	Monroe
Fairview	Dutchess
Falconer	Chautauqua
Fredonia	Chautauqua
Fulton	Oswego
Gates (Tn.)	Monroe
Geddes (Tn.)	Onondaga
Geneva	Ontario
German Flats (Tn.)	Herkimer
Glens Falls	Warren
Glenville (Tn.)	Schenectady
Gloversville	Fulton
Grand Island	Erie
Greece (Tn.)	Monroe
Guilderland (Tn.)	Albany
Hamburg (Tn.)	Erie
Hemstreet Park (Tn.)	Rensselaer
Herkimer (Tn.)	Herkimer
Hornell	Steuben
Hornellville (Tn.)	Steuben
Horseheads (Tn.)	Chemung
Hudson	Columbia
Hyde Park (Tn.)	Dutchess

HIGHLY PROTECTED COMMUNITY LIST (continued)**UPSTATE**

City or Town	County
Ilion	Herkimer
Irondequoit (Tn.)	Monroe
Ithaca	Tompkins
Ithaca (Tn.)	Tompkins
Jamestown	Chautauqua
Jerusalem (Tn.)	Yates
Johnson City	Broome
Johnstown	Fulton
Kenmore	Erie
Kingston	Ulster
Lackawana	Erie
Lancaster (Tn.)	Erie
Lansing (Tn.)	Tompkins
Latham	Albany
Leroy	Genesee
Liberty	Sullivan
Little Falls	Herkimer
Lockport	Niagara
Malone (Tn.)	Franklin
Manlius (Tn.)	Onondaga
Maplewood	Albany
Marcy (Tn.)	Oneida
Marilla (Tn.)	Erie
Mechanicville	Saratoga
Middletown	Orange
Milo (Tn.)	Yates
Minoa	Onondaga
Newark	Wayne
Newburgh	Orange
New Hartford (Tn.)	Oneida
New Windsor (Tn.)	Orange
New York Mills	Oneida
Niagara (Tn.)	Niagara
Niagara Falls	Niagara
Niskayuna (Tn.)	Schenectady
North Greenbush	Rensselaer
North Syracuse	Onondaga
North Tonawanda	Niagara
Norwich	Chenango

HIGHLY PROTECTED COMMUNITY LIST (continued)**UPSTATE**

City or Town	County
Ogden (Tn.)	Monroe
Ogdensburg	St. Lawrence
Olean	Cattaraugus
Oneida	Madison
Oneida (Tn.)	Madison
Oneonta	Otsego
Onondaga (Tn.)	Onondaga
Orchard Park (Tn.)	Erie
Oswego	Oswego
Painted Post	Steuben
Penn Yan	Yates
Perinton (Tn.)	Monroe
Pittsford (Tn.)	Monroe
Plattsburgh	Clinton
Port Dickinson	Broome
Port Jervis	Orange
Poughkeepsie	Dutchess
Poughkeepsie (Tn.)	Dutchess
Rensselaer	Rensselaer
Rochester	Monroe
Rome	Oneida
Rotterdam (Tn.)	Schenectady
Salamanca	Cattaraugus
Salina (Tn.)	Onondaga
Saratoga Springs	Saratoga
Schenectady	Schenectady
Schroepel	Oswego
Scotia	Schenectady
Sherrill	Oneida
Skaneateles (Tn.)	Onondaga
Solvay	Onondaga
South Port (Tn.)	Chemung
Spencerport	Monroe
Syracuse	Onondaga
Tonawanda	Erie
Tonawanda (Tn.)	Erie
Troy	Rensselaer
Union (Tn.)	Broome
Utica	Oneida

HIGHLY PROTECTED COMMUNITY LIST**UPSTATE**

City or Town	County
Van Buren (Tn.)	Onondaga
Vestal (Tn.)	Broome
Victor (Tn.)	Ontario
Vienna (Tn.)	Oneida
Warsaw	Wyoming
Warwick (Tn.)	Orange
Waterford	Saratoga
Watertown	Jefferson
Watervliet	Albany
Webster (Tn.)	Monroe
Wellsville (Tn.)	Allegany
West Seneca (Tn.)	Erie
Wheatfield (Tn.)	Niagara
Whitestown (Tn.)	Oneida
Williamsville	Erie

HIGHLY PROTECTED COMMUNITY LIST**SUBURBAN**

City or Town	County
Amityville	Suffolk
Babylon (Tn.)	Suffolk
Baldwin	Nassau
Bayport	Suffolk
Bayshore	Suffolk
Bayville	Nassau
Bedford Hills	Westchester
Belle Terre	Suffolk
Bellrose	Nassau
Bellrose Terrace	Nassau
Bellport	Suffolk
Bethpage	Nassau
Blauvelt	Rockland
Blue Point	Suffolk
Bohemia	Suffolk
Brentwood	Suffolk
Briarcliff Manor	Westchester
Bronxville	Westchester
Brookhaven (Tn.)	Suffolk
Buchanan	Westchester
Carle Place	Nassau
Carmel (Tn.)	Putnam
Center Moriches	Suffolk
Centereach	Suffolk
Centerport	Suffolk
Central Islip	Suffolk
Central Park	Nassau
Centre Island	Nassau
Clarkstown (Tn.)	Rockland
Cold Spring Harbor	Suffolk
Commack	Suffolk
Glen Cove	Nassau
Grandview On Hudson	Rockland
Great Neck Estates	Nassau
Green Acres	Nassau
Greenburg (Tn.)	Westchester
Greenlawn	Suffolk
Greenville	Westchester

HIGHLY PROTECTED COMMUNITY LIST (continued)**SUBURBAN**

City or Town	County
Hagerman	Suffolk
Halesite	Suffolk
Harbor Isle	Nassau
Harrison	Westchester
Hartsdale	Westchester
Hauppauge	Nassau
Hempstead (Tn.)	Nassau
Hewlett	Nassau
Hicksville	Nassau
Hillburn	Nassau
Huntington (Tn.)	Suffolk
Huntington Manor	Suffolk
Islip (Tn.)	Suffolk
Islip Terrace	Suffolk
Kensington	Nassau
Lake Secor	Putnam
Lake Success	Nassau
Lakeville	Nassau
Levittown	Nassau
Lido Point Lookout	Nassau
Lindenhurst	Suffolk
Long Beach	Nassau
Lynbrook	Nassau
Mahopac Falls	Putnam
Malverne	Nassau
Mamaroneck (Tn.)	Westchester
Manhasset	Nassau
Massapequa	Nassau
Medford	Suffolk
Melville	Suffolk
Merrick	Nassau
Middle Island	Suffolk
Miller Place	Suffolk
Mineola	Nassau
Mount Kisko	Westchester
Mount Pleasant (Tn.)	Westchester
Mount Vernon (Tn.)	Westchester
Munsey Park	Nassau

HIGHLY PROTECTED COMMUNITY LIST (continued)**SUBURBAN**

City or Town	County
Nanuet	Rockland
Nesconsett	Nassau
New City	Rockland
New Hyde Park	Nassau
New Rochelle	Westchester
North Castle (Tn.)	Rockland
North Hempstead (Tn.)	Nassau
North Massapequa	Nassau
North Merrick	Nassau
North Patchogue	Suffolk
Nyack	Rockland
Oakdale	Suffolk
Oceanside	Nassau
Old Brookville	Nassau
Orangetown (Tn.)	Rockland
Oyster (Tn.)	Nassau
Peekskill	Westchester
Pelham (Tn.)	Westchester
Port Washington	Nassau
Ramapo (Tn.)	Rockland
Riverhead (Tn.)	Suffolk
Ronkonkoma	Suffolk
Roslyn	Nassau
Roslyn Heights	Nassau
Russell Gardens	Nassau
Rye	Westchester
Rye (Tn.)	Westchester
Sayville	Suffolk
Scarsdale (Tn.)	Westchester
Seaford	Nassau
Selden	Suffolk
Setauket	Suffolk
Silver Lake Park	Westchester
Smithtown	Suffolk
Spring Valley	Rockland
St. James	Suffolk
Stewart Manor	Nassau
Stony Brook	Suffolk
Syosset	Nassau
Tappan	Rockland
Tuckahoe	Westchester
Uniondale	Nassau

HIGHLY PROTECTED COMMUNITY LIST (continued)**SUBURBAN**

City or Town	County
Valhalla	Westchester
Valley Cottage	Rockland
Valley Stream	Nassau
West Babylon	Suffolk
West Bayshore	Suffolk
West Hempstead	Nassau
West Islip	Nassau
West Nyack	Rockland
West Williston	Nassau
Westbury	Nassau
White Plains	Westchester
White Plains (Tn.)	Westchester
Woodbury	Nassau
Woodburgh	Nassau
Wyandach	Suffolk
Yaphank	Suffolk
Yonkers	Westchester

SPECIAL CONDITIONS**% OF CREDIT**

External Fire Alarm System	3%
Approved Watchman Service	4%
Central Station Reporting	8%
Smoke Detectors	2%
Burglary Alarm only	3%
Fire Resistive (masonry rates)	25%
* Sprinklered (Attach SF-53)	35%
* Fire Resistive & Sprinklered	50%
Metal Buildings with metal or frame supports	15%
Storage Building with no utilities	15%
* Sprinklered - Rate credit for sprinklered buildings is applied when entire building is protected by sprinkler system. Service contracts required.	

ARTISAN TABLE PREMIUMS AND FORM FACTORS

TABLE PREMIUMS

UPSTATE

RATE PER EMPLOYEE

CLASSIFICATION	CODE	\$300,000		\$500,000		\$1,000,000	
		FULL TIME	PART TIME	FULL TIME	PART TIME	FULL TIME	PART TIME
Air Conditioning / Heating	37003	835	277	954	318	1104	367
Appliance Inst, Service, Repair	37031	557	184	633	211	735	245
Cabinet Maker	36006	534	176	604	202	708	234
Carpenter NOC	36007	534	176	604	202	708	234
Carpet Installer	37054	557	184	633	211	735	245
Chimney Cleaner	37037	732	241	878	290	992	328
Contractor NOC	35028	588	194	664	222	779	257
Dry Wall	36009	637	214	725	241	840	278
Electrician	36010	557	184	633	211	735	245
Fence Erection (Residential only)	37019	637	214	725	241	840	278
Floor Sanding	35034	557	184	633	211	735	245
Glazier	36011	557	184	633	211	735	245
Handyman*	36039	588	194	664	222	779	257
Interior Decorator	36016	557	184	633	211	735	245
Janitor / Cleaning Service	36018	637	214	725	241	840	278
Landscapers (No insecticides or tree trimming)	40021	637	214	725	241	840	278
Mason	36020	418	138	473	159	554	183
Painting / Decorating / Paper	40080	557	184	633	211	735	245
Paving / Blacktopping (No street or road work)	37047	557	184	633	211	735	245
Plastering	36025	418	138	473	159	554	183
Plumbing	36026	939	314	1069	355	1235	413
Roofing	36028	1234	407	1394	466	1635	539
Siding	36034	418	138	473	159	554	183
Tile & Stone	37053	557	184	633	211	735	245

FORM FACTORS

FORM	FORM FACTORS
LS-5 (BGL)	1.00
LS-6 (BGL-EC)	1.0526

* Handyman is any artisan that performs any 3 of the trades listed except Plumbing.

ARTISAN TABLE PREMIUMS AND FORM FACTORS

TABLE PREMIUMS

SUBURBAN

RATE PER EMPLOYEE

CLASSIFICATION	CODE	\$300,000		\$500,000		\$1,000,000	
		FULL TIME	PART TIME	FULL TIME	PART TIME	FULL TIME	PART TIME
Air Conditioning / Heating	37003	1086	360	1240	413	1435	477
Appliance Inst, Service, Repair	37031	724	239	823	274	956	319
Cabinet Maker	36006	861	286	979	325	1139	380
Carpenter NOC	36007	861	286	979	325	1139	380
Carpet Installer	37054	724	239	823	274	956	319
Chimney Cleaner	37037	952	313	1141	377	1290	426
Contractor NOC	35028	947	314	1077	358	1253	418
Dry Wall	36009	828	278	943	313	1092	361
Electrician	36010	724	239	823	274	956	319
Fence Erection (Residential only)	37019	828	278	943	313	1092	361
Floor Sanding	35034	724	239	823	274	956	319
Glazier	36011	724	239	823	274	956	319
Handyman*	36039	947	314	1077	358	1253	418
Interior Decorator	36016	724	239	823	274	956	319
Janitor / Cleaning Service	36018	828	278	943	313	1092	361
Landscapers (No insecticides or tree trimming)	40021	828	278	943	313	1092	361
Mason	36020	543	179	615	207	720	238
Painting / Decorating / Paper	40080	724	239	823	274	956	319
Paving / Blacktopping (No street or road work)	37047	724	239	823	274	956	319
Plastering	36025	543	179	615	207	720	238
Plumbing	36026	1221	408	1390	462	1606	537
Roofing	36028	1987	655	2244	750	2632	868
Siding	36034	543	179	615	207	720	238
Tile & Stone	37053	724	239	823	274	956	319

FORM FACTORS

FORM	FORM FACTORS
LS-5 (BGL)	1.00
LS-6 (BGL-EC)	1.0526

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ARTISAN TABLE PREMIUMS AND FORM FACTORS

TABLE PREMIUMS

NEW YORK CITY

CLASSIFICATION	CODE	\$300,000		\$500,000		RATE PER EMPLOYEE	
		FULL TIME	PART TIME	FULL TIME	PART TIME	FULL TIME	PART TIME
Air Conditioning / Heating	37003	1519	504	1723	576	2016	673
Appliance Inst, Service, Repair	37031	1111	372	1256	419	1476	492
Cabinet Maker	36006	1520	509	1719	574	2021	675
Carpenter NOC	36007	1520	509	1719	574	2021	675
Carpet Installer	37054	1111	372	1256	419	1476	492
Chimney Cleaner	37037	1522	502	1826	603	2062	681
Contractor NOC	35028	1672	560	1891	631	2224	743
Dry Wall	36009	1325	441	1497	501	1760	587
Electrician	36010	1111	372	1256	419	1476	492
Fence Erection (Residential only)	37019	1325	441	1497	501	1760	587
Floor Sanding	35034	1111	372	1256	419	1476	492
Glazier	36011	1111	372	1256	419	1476	492
Handyman*	36039	1672	560	1891	631	2224	743
Interior Decorator	36016	1111	372	1256	419	1476	492
Janitor / Cleaning Service	36018	1325	441	1497	501	1760	587
Landscapers (No insecticides or tree trimming)	40021	1325	441	1497	501	1760	587
Mason	36020	898	298	1014	338	1198	399
Painting / Decorating / Paper	40080	1111	372	1256	419	1476	492
Paving / Blacktopping (No street or road work)	37047	1111	372	1256	419	1476	492
Plastering	36025	898	298	1014	338	1198	399
Plumbing	36026	1794	596	2029	676	2378	792
Roofing	36028	2283	753	2579	862	3025	997
Siding	36034	1111	372	1256	419	1476	492
Tile & Stone	37053	1111	372	1256	419	1476	492

FORM FACTORS

FORM	FORM FACTORS
LS-5 (BGL)	1.00
LS-6 (BGL-EC)	1.0526

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OPTIONAL COVERAGES

A. PROPERTY:

Accounts Receivable	\$ 2	Per	\$1,000
Builders Risk (SF-21)	\$ 2	Per	\$1,000
Extra Coverage (SF-21A)	5	Per	\$1,000
Renovation Forms			
Standard (SF-21D)	\$ 5	Per	\$1,000
Broad (SF-21C)	7	Per	\$1,000
Special (SF-21B)	10	Per	\$1,000

Building & Business Property (except tools & equipment)
(SF-510 & SF-1 Coverage) (Rates per \$1,000)

	OFFICE		SHOP OR STORAGE	
	Building	Business Property	Building	Business Property
MASONRY				
Highly Protected	2.41	3.62	9.01	10.76
Protected	2.79	4.51	10.45	12.50
Semi-Protected	5.14	5.06	15.76	15.46
Unprotected	5.59	5.44	18.19	17.21
FRAME				
Highly Protected	4.30	4.99	12.73	12.42
Protected	4.99	5.82	14.85	14.47
Semi-Protected	5.44	6.13	18.35	17.21
Unprotected	5.67	6.35	21.15	17.89

Building & Business Property - (add in addition to building & business property rates)

Building			
SF-2	.38	Per	\$1,000
SF-3	.46	Per	\$1,000

Business Property			
SF-4A	1.14	Per	\$1,000
SF-4	5.00	Per	\$1,000

Building & Business Property Settlement (ACV or RC Basis)

	Factor
Actual Cash Value (ACV)	1.00
Replacement Cost (RC)	.90

Business Credit Card, Forgery and Counterfeit Money 2 Per \$1,000

Computer Coverage (MR-61A) 5 Per \$1,000

Contractors Equipment			
Standard (MR-71)	9	Per	\$1,000
Risks Not Otherwise Excluded (MR-72)	11	Per	\$1,00

Contractors Extender Endorsement (Basic) (SMIC-SF-530) \$95

Contractors Extender Endorsement (Broad) (SMIC-SF-531) \$160

Contractors Extender Endorsement (Deluxe) (SMIC-SF-532) \$185

The limit for Coverage A Leased and Rented Equipment in form SMIC-SF-532 can be increased above the \$100,000 limit stated in the form by charging \$3.00 per \$1,000 for the amount over and above the stated limit.

Example: The insured with form SMIC-SF-532 on policy wishes to increase Coverage A limit from \$100,000 to \$120,000. The additional premium would be \$60.00.

Customers Goods (SF-132 & SF-132A)

SF-132	7	Per	\$1,000
SF-132A	7	Per	\$1,000

Debris Removal 10 Per \$1,000

Deductible

All rates in this manual are based upon \$250 deductible clause.

Optional Higher Deductibles are shown below.

Deductible Rate Factors

Amount of Deductible	SF Forms	Optional MR Forms
\$ 500	.93	.98
1,000	.86	.93
2,500	.79	.87
5,000	.70	.77
10,000	.60	.66

Employee Dishonesty 3 Per \$1,000

Equipment Rental Reimbursement (MR-74) 8 Per \$1,000

Exterior Signs (MR-89) 19 Per \$1,000

Extra Expense (SF-44) 9 Per \$1,000

Installation Floater

Standard (MR-75)	4 Per	\$1,000
Special (MR-76)	6 Per	\$1,000

Loss of Earnings (SF-43)			
33 1/3%	Limit per 30 days	5 Per	\$1,000
25%	Limit per 30 days	5 Per	\$1,000
16 2/3%	Limit per 30 days	4 Per	\$1,000
Miscellaneous Property Floater (MR-52) (MR-54)			
MR-52		16 Per	\$1,000
MR-54 (Select one group on form)			
Group 1		5 Per	\$1,000
Group 2		7 Per	\$1,000
Group 3		10 Per	\$1,000
Money & Securities			
Remainder of State		5 Per	\$1,000
Suburban & New York City		10 Per	\$1,000
Property of Others in Your Care, Custody and Control			
		5 Per	\$1,000
Surveyor's Property Floater (MR-101)			
		13 Per	\$1,000
Tools & Equipment Floater			
Standard (MR-80)		8 Per	\$1,000
Broad (MR-78)		11 Per	\$1,000
Special (SMIC-MR-79)		15 Per	\$1,000
Valuable Papers & Records			
		8 Per	\$1,000
While Away From the Insured Premises			
		5 Per	\$1,000

OPTIONAL LIABILITY COVERAGES:

B. LIABILITY:

Additional Insured - (Various Forms)

The following additional insureds may be added at no additional premium:

- a) Spouses (LS-22)
- b) Fiduciaries (administrators, executors, guardians, committees and trustees) (LS-22)
- c) Members of clubs or unincorporated associations (LS-23)
- d) Mortgagees and loss payees (LS-22)

The following additional insureds may be added at a 10% increase to the liability premium:

- a) Additional Owners (LS-19) (LS-22)
- b) Architects, engineers or surveyors (LS-21) (LS-22)
- c) Concessionaires (LS-22)
- d) Employees other than executives and others qualifying as insureds (LS-21)
- e) Owner when tenant is named insured (LS-19)
- f) Purchasers under contract/owners by deed (LS-22)
- g) Person or organization where charge for services is 25% or greater of insured's total annual charge for services.
- h) Tenants or exhibitors (LS-22)
- i) Trustees in bankruptcy and receivers in bankruptcy. (LS-22)
- j) Additional Insured – Contractors – Ongoing Operations - (SMIC-LS-22)
- k) Additional Insured – Contractors – Completed Operations - (SMIC-LS-23)

When the charge for services is less than 25% of insured's total annual charge for services, apply the following:

The following additional insureds may be added at a 2% increase to the liability premium:

Person or organization where charge for services is less than 25% of insured's total annual charge for services

Additional Insured - State or Political subdivision - (LS-25A)

\$7.00 per subdivision.

Additional Insured - State or Political subdivision - (LS-25)

\$5.00 per subdivision.

Additional Insured – Contractual Obligation - Ongoing Operations (Contractors) - (LS-24A)
\$130 per policy

Additional Insured – Contractual Obligation - Completed Operations (Contractors) - (SMIC-LS-24B)
Charge 2% of the liability premium.

Additional Insured (Secured Creditors) - (LS-22A)
Charge 2 1/2% of the liability premium.

Aggregate Limits (LS-10)

An aggregate limit for BI/PD may be included on:
a) Consolidated hazard forms such as LS-5 and LS-6.

Each Occurrence	Aggregate Limit			
	500,000	1,000,000	2,000,000	3,000,000
300,000	.950	.960	.985	1.000
500,000		.950	.970	.985
1,000,000		---	.950	.960

Multiply the appropriate factor from the aggregate limit table by the Base Premium

Business General Liability (LS-6) See Premium Tables for Form Factor.

Coverage provided for:

Bodily Injury and Property Damage
Premises Medical Payments,
Products/ Completed Operations,
File Legal Liability,
Personal & Advertising Injury

Deductible Liability Coverage - Property Damage Only (LS-56)

Amt of Insureds	Percentage of Credit	
	Retention	Base Premium
250		2.0%
500		3.0%
1,000		5.0%
2,000		10.0%

Exclusionary Endorsements -

To be attached when applicable - no change in premium.

Discrimination Clarification	LS-88
Employment Practices	LS-93
Known Loss or Damage	LS-85

Exclusion of Certain Roofing Operations- (LS-78) 5% credit to Base Premium

Exclusion of Work Performed From Scaffolding (LS-97) \$5.00 credit per policy

Explosion, Collapse and/or Underground Property Damage (LS-26)

Charge in addition to other general liability classifications.

Limits of Liability	Premiums for Hazards		
X	C	U	

300,000	22	22	22
500,000	24	24	24
1,000,000	28	28	28

Fire Legal Liability \$1 Per \$1,000

LS-5: This rating can be used to add Fire Legal Liability Coverage to a policy that has an LS-5. Attach form LS-48.

LS-6: This rating can be used to increase the Fire Legal Liability coverage above the \$50,000 that is provided within the LS-6.

Lead Exclusion (LS-57) 2% credit to base rate

This exclusion applies to structures on which the contractor is working, only when such structures were built prior to 1980 and have not undergone lead abatement procedures.

Owners & Contractors Protective (LS-8)

(Total cost for all work for the specified project)

Remainder of State

Contractor 8 Per \$1,000
Owners - NOC 6 Per \$1,000

New York City

Contractor 20 Per \$1,000
Owners - NOC 14 Per \$1,000

Personal Injury Liability 15% of base premium

LS-5: The rating below can be used to add Personal Injury to a policy that has an LS-5. Attach form LS-49.

LS-6: Coverage for Personal Injury is included within form LS-6.

Premises Medical Payments

Limits	Premium
\$1,000/\$50,000	\$ 7
\$5,000/\$25,000	10
\$5,000/\$50,000	12

Primary and Non-Contributory Coverage (LS-39)

No premium charge

Snow/Ice Control Operations Coverage (Remove LS-79A)

If coverage for snow/ice control operations is purchased, the Exclusion of Snow/Ice Control Operations form, LS-79A, is removed from the policy.

Limit	Premium
\$300,000	\$100
500,000	125
1,000,000	160

Third Party Action Over – Removal of LS-141A

To remove the “Employer’s Liability Exclusion – Third Party Action Over”, charge the following premium.

Limit	Premium
\$300,000	\$100
500,000	125
1,000,000	160

Waiver of Subrogation (LS-12)

No premium charge