

CRAFTS / 12 PAK

**CPIC
Rev 7/2025**

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CRAFTS / 12 PAK

Rule No.

1. ELIGIBILITY:

The Crafts/12 Program contains rules, classifications, rates and premiums for writing property, liability and other coverages.

This program can be written on eligible businesses as described on the composite premiums page.

Eligibility Requirements:

- a) Firms with 5 or fewer employees.
- b) Firms with gross receipts less than \$1,500,000.
- c) Firms with less than 25% of work subcontracted to others.
- d) Firm must be listed on the composite premium page.
- e) Firm IS NOT a general contractor.
- f) Firm must have prior and continuous insurance for at least 1 year **-OR- 3 Years experience in the class. (Loss runs required)**
- g) Firms must perform minimum of 90% of their work in light commercial and residential jobs
- h) Incidental out of state exposure

Ineligible Risks:

- a) Roofers
- b) General contractors.
- c) Operations involving flammables, chemicals, explosives, pesticides, asbestos or lead.
- d) Firms involved in exterior work over 2 stories.
- e) Operations involving repair, installation or service of commercial boilers, fire alarms or sprinklers.
- f) Contractors with Explosion/Collapse/Underground exposures including excavation
- g) Involvement as a subcontractor on projects exceeding \$1,000,000 gross cost.
- h) Involvement in demolition or blasting operations.

2. POLICY COVERAGES:

The following coverage is provided in the Crafts/12 Programs:

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
Valuable Papers & Records	\$1,000
While Away From the Insured Premises	\$1,000
Manufacturers' & Contractors' Liability Insurance (LS-3)	\$25,000 (Single Limit)
Medical Payments to Others	\$1,000/\$25,000

OPTIONAL PROPERTY COVERAGES:

Builders Risk Cov. (SF-21, 21A, 21B, 21C or 21D)
Building & Business Property (Except Tools & Equipment)
(SF-1, 2, 3, 4 or 4A)
Computer Floater (MR-61A)
Contractor's Equipment Floaters (MR-71 or MR-72)
Customer's Goods (SF-132 or SF-132A)
Equipment Rental Reimbursement (MR-74)
Exterior Signs (MR-89)
Extra Expense (SF-44)
Installation Floaters (MR-75 or MR-76)
Loss of Earnings (SF-43)
Miscellaneous Property Floaters (MR-52 or MR-54)
Repairman's Floater (MR-73)
Surveyor's Property Floater (MR-101)
Tools & Equipment Floaters (MR-80 or MR-78)

OPTIONAL LIABILITY COVERAGES:

Additional Insured (LS-19, 21, 22, 23 or 25)
Business General Liability (LS-5)
Business General Liability - Extra Coverage (LS-6)
Deductible Liability Cov. - Property Damage Only (LS-56)
Fire Legal Liability (LS-48)
Hired and Non-Owned Automobile Coverage (available on CPIC Contractor Enhancement Endt)
Increased Liability Limits
Owners & Contractors Protective (LS-8)
Personal Injury Liability (LS-49)
Primary and Non-Contributory (LS-39)
Products / Completed Operations Hazard (LS-43)
Waiver of Subrogation (LS-12)

OPTIONAL PROPERTY / LIABILITY COVERAGES

CPIC Contractor Extender Endorsement (CPIC-CE)

3. MANDATORY FORMS:

SF-7 (10/20)	LS-59 (11/92)
SF-18 (7/96)	LS-78 (8/98)
SF-20 (1/88)	LS-79(5/97)
SF-83 12/97)	LS-84 (10/97)
SF-99 (5/98)	LS-88 (5/97)
SF-511 (1/91)	LS-97 (8/99)
SF-512 (2/92)	LS-98 (7/98)
LS-3 (9/16)	LS-123 (3/16)
LS-10 (1/88)	CPF-1 (9/12)
LS-31 (6/90)	FL-52A (12/98)

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 - \$375

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

Annual Minimum Retained Premium - \$300

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-g TERM INSURANCE -

All premiums contained in this manual are on an annual basis.

Term of Policy	Term Factor
1 year	1.0

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 standard Crafts/12 charge from the top of the rate page. (Including any deductible credit.)
2. Obtain the General Liability rate for the appropriate classification.
3. Multiply General Liability increased limits factor times the General Liability rate.
4. Multiply #3 times .95 (aggregate limit factor)
5. Multiply #4 times the entire payroll (per \$100.)
6. Obtain Products/Completed Operations rate for the appropriate classification. (if this coverage is included)
7. Multiply Products/Completed Operations increased limits factor times the Products/Completed Operations rate.
8. Multiply #7 times the gross receipts (per \$1,000).
9. Add steps 1, 5 & 8.
10. Multiply policy minimum premium times increased limits factor. Use the higher of #9 or #10 as premium.
11. Calculate each optional property coverage (including any deductible credit).
12. Calculate each optional liability coverage.
13. Add steps 10, 11 & 12 for final premium.
14. Multiply special company rating plan (if any) by final premium.

RATING TERMS DEFINED & NOTES:

Note:	If the insured had two or more classifications applying, multiply the payroll and/or gross receipts for each classification by the appropriate classification rate.
PAYROLL -	<p>For an individual or partnership, use the actual payroll (\$20,000 minimum) as the annual payroll for each individual insured or each co-partner.</p> <p>For a corporation, use the actual payroll (\$20,000 minimum) as the annual payroll for each active executive officer.</p> <p>In addition to the above, charge for the entire payment by the insured for services of employees, whether paid in money or a substitute for money. Rates apply per \$100 of payroll, with a minimum payroll of \$20,000.</p>

Payroll INCLUDES the following:

- a) Commissions and bonuses.
- b) Pay for holidays, vacations or periods of sickness.
- c) Payment by an employer of amount otherwise required by law to be paid by employees to statutory insurance or pension plans.
- d) Payment to employees on any basis other than time worked.
- e) Payment or allowance for hand or power tools furnished by employees.
- f) The value of board and lodging provided to employees.
- g) The value of store certificates, merchandise, credits or any other substitute for money received by employees as part of their pay.

Payroll EXCLUDES the following:

- a) Tips and gratuities.
- b) Payments by an employer to group insurance or group pension plans for employees, other than those mentioned in (c) above.
- c) The value of special rewards for invention or discovery.
- d) Dismissal or severance payments except for time worked or accrued vacation.
- e) Extra pay for overtime.

Overtime means those hours worked for which there is an increase in the rate of pay for work (i) in any day or week in excess of the number of hours normally worked, (ii) in excess of eight hours in any day or 40 hours in any week, or (iii) on Saturdays, Sundays or Holidays.

If the insured's records show the total pay earned for overtime (regular pay plus extra pay) in one combined amount, extra pay is computed as 1/3 of the total overtime pay if time and one-half is paid, or 1/2 of the total overtime pay if double time is paid.

RECEIPTS- means the gross amount of money charged for goods, products sold or operation performed. The minimum receipts to be used are \$20,000 and rates apply per \$1000.

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.

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 Classification 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.

Highly Protected Communities:

Refer to separately published listing

CRAFTS/12 COMPOSITE RATES
STANDARD CRAFTS/12 CHARGE = \$50

CLASSIFICATION	CODE	\$250 PROPERTY DEDUCTIBLE		
		GENERAL LIABILITY	PRODUCTS / COMPLETED OPERATIONS	
			RATE PER \$100	RATE PER \$1000
AIR CONDITIONER/HEATING	37003		.150	.58
APPLIANCE - INST,SER,REP	37031		.60	2.17
CABINET MAKER	36006		.10	.54
CARPENTER	36007		1.05	.69
CARPET INSTALLER	37054		.87	.54
COMMUNICATION INSTALLER	37015		1.60	.99
CONTRACTOR / HANDYMAN	35028		1.30	1.26
DRY WALL	36009		.65	.44
ELECTRICIAN	36010		.60	.85
FENCE ERECTION	37019		1.90	1.16
FLOOR SANDING	35034		.65	.44
GLAZIER	36011		.79	.34
INTERIOR DECORATOR	36016		.65	.52
JANITOR/CLEANING SERVICE	36018		.65	.48
LAWN CARE*	40021		1.00	1.44
MASON	36020		.99	.14
PAINTING/DECORATION/PAPER	40080		.80	.17
PLASTERING	36025		.91	.37
PLUMBING	36026		1.08	1.64
SIDING	36034		.63	.44
TILE & STONE	37053		.87	.22
UPHOLSTERING	36032		.05	.39

*Lawn care includes mowing, fertilizing, maintenance (No planting or landscaping)

INCREASED LIMITS FACTORS** :	GENERAL LIABILITY	PRODUCTS / COMP OP
\$ 50,000/100,000	1.46	1.37
\$ 100,000/200,000	1.74	1.50
\$ 300,000/600,000	2.33	1.80
\$ 500,000/1,000,000	2.76	2.12
\$ 1,000,000/2,000,000	3.30	2.48
\$ 2,000,000/5,000,000	3.94	2.90

**Aggregate limit factor applies. Multiply factors by .95

OPTIONAL COVERAGES

A. PROPERTY:

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

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

Masonry	OFFICE		SHOP OR STORAGE	
	Building	Bus.Prop	Building	
Highly Prot.	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 Prot.	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 (at home/office only)	5.00	Per	\$1,000
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	\$1,000

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

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

Debris Removal

10 Per \$1,000

Deductibles

All rates in this manual are based upon \$250 deductible clause. Optional Higher Deductibles are shown in the following table:

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

Property of Others in Your Care, Custody and Control	\$5	Per \$1,000
Repairman's Floater (MR-73)	\$10	Per \$1,000
Surveyor's Property Floater (MR-101)	\$13	Per \$1,000
Special Tools & Equipment Floater (MR-79)		
Scheduled	\$14.26	Per \$1,000
Unscheduled	\$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 the following scale of \$52 flat premium charge (unless otherwise stated) per each additional insured added during the same policy year:

- a) Architects, engineers or surveyors engaged by the insured (LS-21) (LS-22) or engaged by others (LS-22)
- b) Concessionaires (LS-22)
- c) Contractors or subcontractors (LS-21)(LS-22)
- d) Fiduciaries (administrators, executors, guardians, committees and trustees) (LS-22)
- e) Mortgagees and loss payees (LS-22) (Occupancy of Premises)
- f) Persons or organizations involved with saddle animals (LS-22)
- g) Premises leased to the Named Insured (building owner) (LS-19)
- h) Purchasers under contract/owners by deed (LS-22) (Occupancy or No occupancy of premises)
- i) Secured Creditors (LS-22A)
- j) Spouses (LS-22)
- k) State or Political subdivision - (LS-25)
- l) Trustees in bankruptcy and receivers in bankruptcy. (LS-22)

Business General Liability (LS-5) \$23 x Increased limits factor
 (charge in addition to General liability and products/completed operations)

Business General Liability - Extra Coverage (LS-6) \$27 x Increased limits factor
 (charge in addition to General liability and products/completed operations)

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

Amt of Insureds Retention	Percentage of Credit		Products & Completed Operation
	M&C	.5%	
\$ 100		.5%	.6%
250		1.5%	2.0%
500		2.5%	3.0%
1,000		3.5%	5.0%
2,000		5.0%	10.0%

Each Project Aggregate Limit of Liability (LS-177)

A separate Each Location Aggregate Limit, equal to the Coverage L aggregate limit, applies to each covered location owned by or rented to the named insured.

Any payment made that can be attributed only to operations at a single covered location will reduce the Each Location Aggregate Limit for that location only. Such payment will not reduce the Coverage L aggregate limit.

Any payments made that cannot be attributed only to operations at a single covered location will reduce the Coverage L aggregate limit and will not reduce the Each Location Aggregate Limit for any covered location.

	Rate	Minimum Premium (Per Loc)
First Location	1.20%	\$50
Second Additional Location	.50%	\$50
Each Subsequent Location	.20%	\$50

Rating Example:

An insured with 3 locations requests an Each Location Aggregate. Their premises\operations premium is \$3,000.

Location 1: \$5,000 x 1.20% = \$60
 Location 2: \$5,000 x .50% = \$25 The \$50 MP applies
 Location 3: \$5,000 x .20% = \$ 6 The \$50 MP applies

Total Additional Premium: \$60 + \$50 + \$50 = \$160

Explosion, Collapse and/or Underground Property Damage (LS-26) (Code 50006)
 Coverage is only available for the underground exposure

Limits of Liability	Premiums for Hazards U
25,000	15
50,000	17
100,000	19
300,000	22
500,000	24
1,000,000	28
Fire Legal Liability (LS-48)	\$1 Per \$1,000
Hired and Non-Owned Automobile Coverage-(LS-50A)	
25,000	36
50,000	43
100,000	49
300,000	61
500,000	72
1,000,000	87
2,000,000	117
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
Personal Injury Liability (LS-49)	15% of M&C premium or minimum premium x increased limits factor
Premises Medical Payments	
Limits	Premium
1,000/25,000	Incl.
1,000/50,000	\$7
5,000/50,000	\$24
Primary and Non-Contributory (LS-39) Included with CPIC Contractor Extender Enhancement	\$52 per AI
Waiver of Subrogation (LS-12)	\$52 per AI

OPTIONAL PROPERTY /LIABILITY COVERAGES:**C. PROPERTY / LIABILITY:**

CPIC Contractor Extender Endorsement (CPIC-CE) Charge 20% of the liability premium

POLICY CREDITS AVAILABLE

A. Favorable Experience 10% Policy Credit

CONTRACTORS' PACKAGE FORMS LIST

FORM	ED. DATE	TITLE OF FORM
CPIC Craft/12 7/2025		Page 16

SF-1	9/16	Causes of Loss - Cov. A &/or B - Fire, EC & Vand.
SF-2	9/16	Causes of Loss - Cov. A &/or B - Fire, EC & Vand.
SF-3	9/16	Causes of Loss-Cov A Bldg. Risks Not Otherwise Excluded
SF-4	9/16	Causes of Loss- Cov B
SF-4A	9/16	Causes of Loss - Cov. B - Optional Theft
SF-7	10/20	Cause of Loss Transition Endorsement
SF-11	1/88	Additional Locations
SF-18	7/96	Intentional Acts Exclusion
SF-20	1/88	Agreement
SF-21	1/88	Builder's Risk End.
SF-21A	1/88	Builder's Risk End. (Extra Coverage)
SF-21B	11/89	Renovations - Special
SF-21C	11/89	Renovations - Broad
SF-21D	11/89	Renovations - Standard
SF-27	1/88	Replacement Cost Provision
SF-43	1/88	Loss of Earnings
SF-44	1/88	Extra Expense
SF-63	1/88	Money & Securities Broad Form
SF-83	12/97	Amendment of Policy Conditions
SF-99	5/98	Calendar Date Exclusion
SF-132	1/88	Customer's Goods
SF-132A	3/89	Customer's Goods
SF-511	1/91	Agreement
SF-512	2/92	Supplemental Declarations
LS-5	1/88	Business General Liability Insurance
LS-6	1/88	Business General Liability Insurance (Extra Coverage)
LS-8	1/88	Owners' and Contractor' Prot. Liab. Ins.
LS-10	1/88	Amendments of Limits of Liability
LS-12	8/12	Waiver of Subrogation
LS-19	9/02	Additional Insured- Premises leased to the Named Insured
LS-22	9/02	Additional Insured
LS-25	9/02	Additional Insured (State or Political Subdivisions- Permits)
LS-31	6/90	Modification of Liquor Liability Exclusion
LS-39	3/13	Primary and Non-Contributory Coverage
LS-48	1/88	Fire Legal Liability
LS-48B	2/10	
LS-49	1/88	Personal Injury
LS-50A	9/02	Hired and Non-Owned Automobile Coverage
LS-56	1/88	Deductible-Liability-Property Damage Only
LS-59	11/92	Lead Exclusion
LS-77	4/95	Aggregate Limits of Liability Appl.to Each Covered Loc.
LS-78	8/98	Exclusion of Certain Roofing Operations
LS-79	5/97	Exclusion of Snow/Ice Control Operations

FORM	ED. DATE	TITLE OF FORM
LS-84	10/97	New York Amendatory Endorsement
LS-88	5/97	Discrimination Clarification
LS-97	8/99	Exclusion of Work Performed from Scaffolding
LS-98	7/98	Exclusion of Hot Application Roofing Operations
LS-116	2/03	Terrorism Disclosure Endorsement
LS-123	3/16	Exclusion of Unmanned Aircraft
LS-177	4/20	Each Project Aggregate Limit of Liability
ML-14	6/91	Punitive Damage Form
MR-52	5/89	Misc. Prop. Cov (risks not otherwise excluded)
MR-54	1/90	Misc. Prop. Cov. (specified causes of loss)
MR-61A	1/95	Computer Coverage
MR-71	5/89	Contractors' Equipment (specified causes of loss)
MR-72	5/89	Contractors' Equipment (risks not otherwise excluded)
MR-73	7/90	Repairman's Floater
MR-74	6/90	Equipment Rental Reimbursement
MR-75	2/90	Installation Floater - Standard
MR-76	2/90	Installation Floater - Special
MR-78	5/89	Tools & Equipment Coverage (theft excluded)
MR-79	5/89	Tools & Equipment Coverage (theft included)
MR-80	5/89	Tools & Equipment Coverage (specified causes of loss)
MR-101	2/90	Surveyor's Property Coverage
CPIC-CE	3/22	CPIC Contractor Extender Endorsement
CPF-1	9/12	Amendatory Endorsement
NY STAT-1	11/08	NY Statutory Endorsement
CP-TERR-COV	1/15	Notice of Terrorism Insurance Coverage
FL-52A	12/98	Trampoline Exclusion