

# Small Artisan Contractor General Liability

# LEVELFIRST

*An Independent Insurance Agents of Texas Company*

We'd like to invite you to come rate your small artisan contractor risks on the easiest and fastest rating platform in the industry. This new Admitted Contractor General Liability offers competitive rates, a simple rating and submission system, quick turn around times, great discounts, and valuable optional coverages; all delivered with superior customer service.

## Program Highlights

- Minimum Premiums as low as \$650
- Full Online Pricing & Submissions
- No Acord Apps Or Supplementals Required
- No Loss Runs Required!\*  
*On accounts with premiums under \$7,500*
- New Ventures Acceptable
- 10% Package Discount Available
- Up to \$1.5 Million In Receipts
- No Fee Blanket Additional Insured Endorsements *(49-0108)*
- No Fee "Completed Operations" AI Endorsements
- New Residential & Commercial Artisans Acceptable
- Up to \$200,000 in Sub Cost
- Up to \$500,000 in Total Payroll
- Admitted Carrier Rated A XIV By A.M. Best Co. *(5/14)*
- Faulty Workmanship Coverage Endorsement *(Availability varies by state)*
- Contractors Miscellaneous Tools & Small Equipment Coverage *(Availability varies by state)*
- Competitive Rates for all 45 classes
- Primary Wording & Waiver of Subrogation available at no additional charge
- Occurrence Form CG 00 01 *(12/07)*
- Prior Work Buyback Available
- Structural Remodelers Acceptable
- Remodel Work on Condominiums
- Work on Apartments Acceptable
- Limits up to 1M/2M/2M are available
- Rate up to 4 class codes at one time
- Optional 25% Credit is available for 100% Service/Repair work

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## Class List

| CLASS NAME/DESCRIPTION  | CLASS CODE | CLASS NAME/DESCRIPTION               | CLASS CODE |
|---|------------|--------------------------------------|------------|
| Air Conditioning  | 91111      | Grading                              | 95410      |
| Appliance Installation - Commercial                             | 91150      | Heating and Air Conditioning Systems | 95647      |
| Appliance Installation - Residential                            | 91155      | House Furnishings Installation       | 96053      |
| Carpentry - Residential   | 91340      | Janitorial - Commercial              | 96816      |
| Carpentry - Interior  | 91341      | Landscape Maintenance & Gardening    | 97047      |
| Carpentry - Commercial  | 91342      | Masonry                              | 97447      |
| Carpentry - Handyman  | 91344      | Metal Erection - Decorative          | 97650      |
| Carpet, Rug & Upholstery Cleaning                               | 91405      | Paint Exterior                       | 98304      |
| Ceiling or Wall Installation                                    | 91436      | Paint Interior                       | 98305      |
| Communication Equipment Installation - Industrial or Commercial | 91551      | Paperhanging                         | 98344      |
| Concrete Construction   | 91560      | Plastering or Stucco Work            | 98449      |
| Conduit Construction - Cable/Wire                               | 91577      | Plumbing - Commercial                | 98482      |
| OCP Costs - Contractors – Subcontracted Work                    | 91585      | Plumbing - Residential               | 98483      |
| Debris Removal - Construction Site                              | 91629      | Prefabricated Building Erection      | 98502      |
| Door/Millwork Installation - Metal                              | 91746      | Refrigeration Equipment              | 98636      |
| Drilling - Water  | 92102      | Satellite Dish Installation          | 99650      |
| Driveway, Parking Area or Sidewalk                              | 92215      | Septic Tank Cleaning                 | 98805      |
| Drywall or Wallboard Installation                               | 92338      | Septic Tank Installation             | 98806      |
| Electrical - Within Buildings                                   | 92478      | Sewer Mains Construction             | 98820      |
| Excavation  | 94007      | Siding and Gutter Installation       | 98967      |
| Fence Erection Contractors                                      | 94276      | Sign Painting                        | 99004      |
| Floor Covering Installation                                     | 94569      | Tile/Stone Installation              | 99746      |
|   |            | Water Mains Construction             | 99946      |

### Most Successful Classes

- Carpentry Residential/Remodeler
- Carpentry Commercial/Handyman/Interior
- Painting Int/Ext
- Electrician
- HVAC
- Floor Covering
- Tile/Stone installation
- Landscaping

### Unacceptable Classes

- GC doing ground up construction for new residential or Commercial
- Tract Home Developers
- Framers
- Roofers
- Window Installers
- New Residential Foundation