

**AMERICAN RELIABLE INSURANCE COMPANY**  
**RATED (A-) ADMITTED**

07.01.08 ED. DATE

Irvin B. Green & Associates Inc  
 P.O. Box 492000, LEESBURG, FL 34749  
 Phone 877-424-7336 Fax 352-638-9498

**“NO AGENT BINDING”**  
**FAX OR CALL TO BIND**

17% Commission Minus Fees- New business  
 15% Commission-Minus Fees- Renewals

Class Code	Class Description	100	100/200	300	300/600	500	500/1000	1000/1000	1000/2000
	<b>Minimum Premium Limit</b>	<b>\$450</b>	<b>\$475</b>	<b>\$500</b>	<b>\$525</b>	<b>\$575</b>	<b>\$625</b>	<b>\$650</b>	<b>\$675</b>
<b>91111</b>	<b>AC Systems</b> Prohibit: LPG, Refrigeration & Boiler	17.198	17.814	21.300	21.841	23.508	23.868	26.332	26.692
<b>91155</b>	<b>Appliance Installation, Service or Repair - Residential</b>	28.980	30.839	38.303	39.852	43.478	44.510	50.512	51.134
<b>91340</b>	<b>Carpentry Construction - Residential - Not over 2 Stories</b>	21.537	22.823	28.350	29.406	32.060	32.764	37.057	37.517
<b>91341</b>	<b>Carpentry Interior</b>	20.929	22.037	28.121	29.007	32.273	32.864	37.982	38.427
<b>91342</b>	<b>Carpentry NOC - Exterior Work not over 2 stories</b>	19.930	21.216	27.590	28.920	32.169	33.371	38.934	39.878
<b>91405</b>	<b>Carpet, Rug, Furniture Cleaning - On Customer Premises</b>	14.079	14.672	18.232	18.678	20.309	20.606	22.980	23.276
<b>91436</b>	<b>Ceiling or Wall Installation - Metal Only</b>	22.305	23.482	29.172	30.112	32.796	33.422	37.596	38.071
<b>91560</b>	<b>Concrete Construction - For Driveways and Sidewalks Only</b> Prohibit: Concrete Slabs or Block	18.000	18.999	24.170	24.977	27.734	28.272	32.640	33.023
<b>91746</b>	<b>Door/Window Installation - Metal or Wood</b> Prohibit: Hurricane Doors or Windows, Power Doors & Garage Doors	18.564	19.623	24.377	25.238	27.506	28.080	31.694	32.090
<b>92215</b>	<b>Driveway - Sidewalk - Paving Only</b>	13.672	14.206	17.329	17.760	19.218	19.505	21.641	21.928
<b>92338</b>	<b>Drywall or Wallboard</b>	8.702	9.035	10.966	11.240	12.147	12.329	13.660	13.843
<b>92478</b>	<b>Electrical Work in Buildings</b>	7.176	7.574	9.409	9.730	10.602	10.816	12.193	12.346
<b>94276</b>	<b>Fence Erection - Metal &amp; Wood</b> Prohibit: invisible fence, erosion barrier wall, children's safety fence or power/automatic fence	20.977	22.116	27.475	28.390	30.928	31.538	35.520	35.966
<b>94569</b>	<b>Floor Covering Installation - Not Ceramic Tile or Stone</b>	12.530	13.202	16.402	16.940	18.453	18.812	21.176	21.442
<b>94590</b>	<b>Floor Waxing - Residential Only</b>	36.187	37.725	46.955	48.108	52.339	53.108	59.261	60.030
<b>95625</b>	<b>Handyperson</b>	19.139	19.888	24.272	24.875	26.921	27.324	30.320	30.722

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	<b>IF ANY ADDITIONS OR REMODELING WORK: LIST ALL APPLICABLE CLASS CODES</b> Prohibit: spray painting & roofing								
<b>95647</b>	<b>Heat &amp; AC Equipment Dealer or Dist. - Installation or Service</b> Prohibit: LPG, Boiler & Refrigeration, Hospital or Elderly Care Facilities, Stoves with Wood, Oil or Coal Burn	20.330	21.061	25.205	25.844	27.824	28.250	31.174	31.600
<b>96053</b>	<b>House Furnishing Installation</b>	11.936	12.621	15.678	16.235	17.695	18.066	20.396	20.651
<b>96408</b>	<b>Insulation Work - Plastic</b>	20.925	22.124	27.483	28.458	31.016	31.666	35.748	36.195
<b>96409</b>	<b>Insulation Work - Organic</b>	18.033	19.049	23.664	24.488	26.686	27.235	30.723	31.108
<b>96816</b>	<b>Janitorial Service (Offices &amp; Residential only)</b> Floor Waxing see: Floor Waxing class code Prohibit: Duct Cleaning, restaurant exposures, grocery or convenience store, retail exposures or crime scene cleanup	11.428	11.914	14.829	15.193	16.529	16.772	18.715	18.958
<b>97047</b>	<b>Landscaping / Gardening</b> Prohibit: Tree Trimming, Grading of Land, Work along roadways or highways & Pesticides & Herbicides which require a license	9.582	9.881	11.676	11.975	12.574	12.773	13.471	13.671
<b>97447</b>	<b>Masonry - Exterior Brick and Stone (Concrete-See concrete code)</b>	12.080	12.529	15.460	15.840	17.410	17.663	20.018	20.271
<b>98304</b>	<b>Painting Exterior - Buildings or Structures 2 Stories or less</b> Excludes spraying	20.660	21.482	26.319	26.971	29.219	29.654	32.941	33.375
<b>98305</b>	<b>Painting Interior - Building or Structures</b> Excludes spray painting	9.048	9.396	11.416	11.701	12.649	12.839	14.230	14.420
<b>98344</b>	<b>Paperhanging</b>	3.155	3.277	3.991	4.090	4.424	4.491	4.980	5.046
<b>98449</b>	<b>Plastering or Stucco</b> Prohibit: E.I.F.'s & Synthetic Stucco	31.985	34.052	42.292	44.016	48.024	49.172	55.822	56.508
<b>98482</b>	<b>Plumbing – Commercial</b> Prohibit: Boiler work, Backflow, Agriculture Irrigation or Fire Suppression System"	19.490	20.602	25.593	26.496	28.877	29.480	33.273	33.689
<b>98483</b>	<b>Plumbing – Residential</b> Prohibit: Boiler or Fire suppression System	35.412	36.680	43.854	44.967	48.399	49.141	54.212	54.953
<b>98502</b>	<b>Pre-Fab Building Erection</b> Prohibit: Utility Hook ups, Gas Exposure, Concrete slab pouring or Concrete block work	25.761	27.362	35.562	37.186	41.401	42.848	49.967	51.116
<b>99952</b>	<b>Pressure Washing Exterior</b> Prohibit: Waterproofing or PSI over 3,000	28.440	30.163	37.466	38.886	42.402	43.348	49.060	49.669
<b>98636</b>	<b>Refrig Sys or Equip Dealer - Repair or Install</b>	15.150	16.043	19.928	20.659	22.521	23.008	26.007	26.331
<b>98884</b>	<b>Sheet Metal Work Outside</b>	10.774	11.184	13.565	13.905	15.024	15.250	16.893	17.119
<b>98967</b>	<b>Siding Installation</b>	17.195	18.139	23.093	23.854	26.499	27.007	31.187	31.553
<b>99004</b>	<b>Sign Painting or Lettering on Buildings or Structures</b> Excludes spray painting	15.110	15.679	18.962	19.438	20.986	21.303	23.579	23.896
<b>99746</b>	<b>Tile Installation - Interior</b>	12.254	12.934	16.068	16.618	18.107	18.473	20.826	21.087

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	Minimum Premium Limit	\$450	\$475	\$500	\$525	\$575	\$625	\$650	\$675
99948	Water Softening Equipment Installation	48.367	51.388	63.828	66.331	72.349	74.018	83.892	84.929
99975	Window Cleaning Less Than 2 Stories	11.771	12.267	15.244	15.616	16.980	17.228	19.213	19.461

**CLASS LIMITATION FORM APPLIESTO ALL POLICIES.**

## **I. Underwriting Guidelines and Coverage's**

### **Eligibility:**

Minimum three (3) years experience in the same trade.

Full- time Leased Employees – Add as employee payroll.

Artisan Contractors must not subcontract more than 25%. Please call for a quote.

Additional Insured's can be added for a Flat Fee of \$100.00 + 1% = \$101.00.

Rates Apply per \$1,000 of Payroll.

**Requirements:** American Reliable application, net premium, Occupational License or Contractors Experience Resume and American Reliable Terrorism form. See our website for these forms.

### **Program Coverage's**

Premises Operations

Products and Completed Operations

Personal Injury & Advertising Liability

Fire Legal Damage \$ 100,000

Medical Payments \$ 5,000

**The coverage includes a Property Damage Deductible of \$500.00. Except for janitorial which has a Bodily Injury and Property Damage deductible of \$500.00 each.**

### **Limits of Insurance and Minimum Premiums:**

100,000 CSL            \$450 MP

100,000/200,000    \$475 MP

300,000 CSL            \$500 MP

300,000/600,000    \$525 MP

500,000 CSL            \$575 MP

500,000/1,000,000   \$625 MP

1,000,000 CSL        \$650 MP

1,000,000/2,000,000 \$675 MP

## **I. Prohibited Classes**

1. **New building construction for : homes valued over \$750,000. , residential condominiums, multi-unit homes, tract housing, subdivisions, townhouses or apartment buildings within subdivisions or project where there are five or more total units. (Repairs are acceptable).**
2. **Any contractor that is acting as a General Contractor or Residential Builder**
3. **Handyperson that use subcontractors.**
4. **Risks with more than (1) one loss in the last year or more than (2) two losses in the past three years are not eligible for this program.**
5. **Accounts on which have a high probability of pollution exposure.**
6. **Oil field work of any kind.**
7. **Any blasting works.**
8. **LPG exposure.**
9. **Manufacturing risks.**
10. **Comprehensive personal liability, railroad protective liability; professional, malpractice or public official liability, errors and omissions liability, liquor liability, and aircraft or airport liability coverage.**
11. **Accounts that rent or use cranes or boom trucks.**
12. **Any contractor class that is not listed as an acceptable class.**
13. **Any request to add a named insured who is involved in any operation not listed as an acceptable contractor class.**
14. **Any OL&T risks.**
15. **Risks whose operations involve the bulk storage or handling of any hazardous materials, substance or waste, including storage tanks and other storage containers designed to contain any hazardous materials, substance or waste.**
16. **Any risk with exposure to exterior work over 2 stories.**
17. **If risk has declared bankruptcy within the last (3) three years, they will not be eligible for this program.**
18. **Business will only be bound in those classes designated as acceptable per the Underwriting Classification List.**
19. **Risks, which at any time have in excess of 15 employees employed, are not eligible for this program.**
20. **Risks, which have experienced losses paid and/or reserved in excess of \$2,500 in the prior three years, are not eligible for this program.**
21. **Dade and Broward Closed for new business**

**CALL FOR APPROVAL: JOBS THAT WILL RUN OVER 30 DAYS TO COMPLETE, EXCEPT FOR THE JANITORIAL AND LAWN CARE CLASSES.**

**IF YOU FINANCE THE POLICY WITH “RELIABLE PREMIUM FINANCE” – THEY REQUIRE 30% DOWN ON THE BASE PREMIUM, PLUS THE POLICY FEE. EXAMPLE: PREMIUM = \$475.00 + \$25.00 (PF) + 5.00 (FHCF) = \$505.00. \$475.00 + \$5. X 30% = \$144.00 + \$25.00 (PF) = \$169.00 TOTAL DOWN PAYMENT REQUIRED**