

## *"Online Quoting Program"*

# American Safety Insurance Company

## General Liability Program A- Rated (Non-Admitted)

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This program is available online, you can quote it yourself!

Go back to the "PTS" system and click the "Quote" tab.

Send in Gross Payment.

### **I. B. GREEN & ASSOCIATES, INC.**

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## **Underwriting Guidelines and Coverages**

- ⇒ The Artisan application should be completed on all new business.
- ⇒ Business will only be written in those classes designated as acceptable per the Underwriting Classification List.
- ⇒ This program covers Premises Operations, Productions & Completed Operations, and Personal & Advertising Injury.

### **Limits of Insurance:**

<b>\$50,000</b>	<b>\$300.00 MP</b>
<b>\$100,000</b>	<b>\$400.00 MP</b>
<b>\$300,000</b>	<b>\$500.00 MP</b>
<b>\$500,000</b>	<b>\$650.00 MP</b>
<b>\$1,000,000</b>	<b>\$750.00 MP</b>

**Fire Legal Damage: \$50,000**

**Medical Expenses: \$1,000**

## Prohibited Classes

- **New ventures with less than (1) one year of experience**
- Accounts that are acting as a builder and/or a General Contractor;
- Accounts on which there is an obvious pollution exposure; Oil field work of any kind;
- Any blasting work;
- LPG exposure;
- Manufacturing risks;
- Comprehensive personal liability, railroad protective liability, professional, malpractice or public official liability, errors and omissions liability, liquor liability, and aircraft or airport liability coverage;
- Accounts which rent or use cranes;
- Any contractor class which is not listed as an acceptable class;
- Any request to add a named insured who is involved in any operation not listed as an acceptable contractor class;
- Any OL&T risks;
- 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.
- Any risk doing any work at heights of over **33 FEET;**
- Any risk with more than 25% use of subcontractors. Call for a quote if subcontractors are used
- Any risk that has at any time, over 25 employees working for them.

## Underwriting Classification Table

Class Code	Class of Business
90089	Advertising Sign Companies
91111	Air Conditioning Installation, Service, or Repair – <b>Prohibit: LPG, REFRIGERATION AND DUCT CLEANING</b>
97220	Air Cooled Engine Repair
91150	Appliance Service, Installation and Repair – <b>Prohibit: Restaurant equipment; No Refrigeration</b>
91155	Appliance Service, Installation, and Repair – Residential
91177	Auctioneers – Sales conducted away from the insured’s premises <b>or Estate Sales.</b>
91179	Auctions – On premises owned or rented by the insured
91315	Cable or Subscription TV Companies – <b>Prohibit: Fiber Optic / Communications</b>
91342	Carpentry NOC – <b>Prohibit: New Construction Framing</b>
91341	Carpentry – Interior
91343	Carpentry – Shop Only
91405	Carpet Cleaning on the Customer’s Premises
94569	Carpet Installation
91436	Ceiling or Wall Installation – Metal
91481	Chimney Cleaning
99952	Cleaning Outside Surfaces of Buildings – By Water or Steam <b>Prohibit: PSI OVER 4,500, Waterproofing, All Hazards in Connection with a Travel Trailer, Automobile or Trailer</b>
91560	Concrete Construction – <b>No Underpinning or Foundation repair</b>
91629	Debris Removal- FOR CONSTRUCTION SITES, RESIDENTIAL SITES, LANDSCAPING <b>PROHIBIT: ALL HAZARDS IN CONECTION WITH HURRICANE DAMAGE OR DEMOLITION</b>
92215	Driveway, Parking Area, or Sidewalk – Paving or Repaving – <b>New Construction Only</b>
92338	Drywall or Wallboard Installation
92451	Electrical Apparatus – Installation, Service or Repair
92478	Electrical Work – Within Buildings
94007	Excavation- <b>Prohibit: ALL HAZARDS IN CONNECTION WITH SUBWAY, TUNNEL, BRIDGE OR DAM CONSTRUCTION OR OPERATION</b>
94276	Fence Erection – <b>Prohibit: Erosion Barrier Walls, Invisible Fencing, Power/Automatic and Children Safety fencing</b>
94569	Floor Covering Installation – Not Ceramic Tile or Stone
94590	Floor Waxing – <b>Residential only – Prohibit: commercial</b>
95124	Furniture and Fixture Installation – <b>Prohibit: Moving and Storage</b>
95410	Grading of Land- <b>IF ANY DIGGING, ADD THE EXCAVATION CODE 94007</b>
95505	Guniting or Shot-crete
	Handyman (Use all class codes that pertain to his jobs. The company will accept a risk that is doing up to 6 class codes)
95647	Heating or Combined Heating & Air Conditioning Installation, Service or repair – <b>Prohibit: LPG, hospital or elderly care facilities</b>
96053	House Furnishings Installation – <b>Prohibit: Moving or Storage</b>
96317	Inspection & Appraisals- Inspection for insurance and valuations only- <b>PROHIBIT: ALL HAZARDS IN CONNECTION WITH LOSSES, CLAIMS, MOLD, OR REPAIRS</b>
96409	Insulation Work – Organic or Plastic
96410	Insulation Work – Mineral
96611	Interior Decorating
96816	Janitorial Services –** <b>PROHIBIT: DUCT CLEANING, PROJECT THAT IS OVER 10,000 SQ FT, ALL HAZARDS IN CONNECTION WITH A RESTAURANT, DELI, GROCERY OR CONVENIENCE STORE OR CRIME SCENE CLEAN-UP *</b>

97047	Landscaping Gardening – (Use Exclusion – Timber Overcut Endorsement) <b>Prohibit: Tree Trimming, Pesticide and Herbicide, Along roadways &amp; highways</b>
97050	Lawn Care- – (Use Exclusion – Timber Overcut Endorsement) <b>Prohibit: Tree Trimming, Pesticide and Herbicide, Along roadways &amp; highways</b>
97111	Logging and Lumbering – (Use Exclusion-Timber Overcut Endorsement & Exclusion- Logging and Lumbering Operations Endorsement)
97447	Masonry
97650	Metal Erection – Decorative / Artistic
97653	Metal Erection – Non-structural
98304	Painting – <b>33 FEET</b> or less - \$500 Deductible – (See Spray Painting Endorsement)
98305	Painting – Interior
98308	Painting – Shops Only
98344	Paper Hanging
98482	Plumbing – Commercial – <b>Prohibit: Boiler work, Backflow and Agriculture Irrigation Systems</b>
98483	Plumbing – Residential – <b>Prohibit: Boiler work</b>
98502	Prefabricated Building Erection - <b>Prohibit: Utility Hook-ups and Gas</b>
98678	Roofing – Residential – <b>Prohibit: hot tar, hot membrane work, wand work, spray on applications or torch down. No work on apts or condos. \$2,000 Deductible</b>
98805	Septic Tanks Systems – Cleaning
98806	Septic Tanks Systems – Installation, Service or Repair
98813	Sewer Cleaning
98884	Sheet Metal Work – Outside
98967	Siding Installation
99004	Sign Painting or Lettering – Buildings or Structures (See Spray Painting Endorsement)
99003	Sign Painting or Lettering – Inside
99303	Street Cleaning
99505	Swimming Pool Servicing Cleaning, Vacuuming and maintenance <b>Prohibit: installation or repair of Diving Boards and/or Slides</b>
99506	Swimming Pool Installation, Service or Repair – Above Ground – <b>Prohibit: installation or repair of Diving Boards and/or Slides</b>
99507	Swimming Pool Installation, Service or Repair – Below Ground - <b>Prohibit: installation or repair of Diving Boards and/or Slides</b>
99613	Telephone, Telegraph, or Cable Television Line Construction - <b>or Satellite Dish &amp; 99650</b> <b>Prohibit: fiber optics / communications</b>
99650	Television or Radio Receiving Set – Installation or Repair- <b>or Satellite Dish &amp; 99613</b>
99746	Tile, Stone, Marble or Mosaic Work
99760	Tobacco Re-handling
99793	Trucking related to Contracting Operations – <b>Prohibit: Hazardous Material, Waste, Mobile Homes, Logging, Auto Carriers and any Contracting Code that is not listed as an acceptable class code. (Use AS5017)</b>
99827	Upholstering – Shop Only
99938	Warehouses – <b>Prohibit: Moving or Storage</b>
99948	Water Softening Equipment
99975	Window Cleaning – <b>33 FEET</b>