

**BANKERS INSURANCE COMPANY
VECTOR PROGRAM
GENERAL LIABILITY MANUAL**

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**RULE 1.
PROGRAM SUMMARY**

The Vector Program provides general liability coverage for specified classes of trade contractors. The program was designed to meet the needs of small to mid-sized subcontracting companies doing business within the trades and construction industry. The Vector program does not cover contractors who hold an active or inactive General Contractor's or Builder's License or contractors acting in the capacity of a General Contractor, Builder, Project Manager or Developer. The scope of work is limited to the customary and routine activities described in the selected classification.

**RULE 2.
SCOPE OF COVERAGE**

- A. Coverage applies only to the operations included in the classification of operations selected.
- B. The policy excludes coverage and/or supplementary payments for defense or expense cost under any part of the policy arising out of:
1. Operations which are not customary to the classification of operations shown in the Policy Declarations;
 2. Street or road work;
 3. Power line construction, electrical machinery or auxiliary apparatus work;
 4. Liquefied petroleum gas (LPG) equipment sales or work;
 5. Pesticide spraying; tree trimming, tree removal or tree pruning;
 6. Painting of tanks;
 7. Exterior spray painting;
 8. Burglar, fire alarm, fire sprinkler or fire suppression systems installation, service or repair;
 9. Swimming pool installation, service or repair;
 10. Telephone or cable line construction;
 11. Exterior Insulation or Finish Systems work (EIFS);
 12. Sign erection or sign work above the first floor;
 13. Removal of any asbestos;
 14. Roofing work, including, but not limited to, installation or repair of roof flashing, shingles, roof coatings or paint.
 15. New residential property, town home, condominium, row home, apartment, housing project or dwelling work prior to the certificate of occupancy;
 16. Exterior work on buildings or structures that exceed three stories in height;

**RULE 3.
GENERAL RULES**

A. Policy Term

Policies may be written for one year and renewed annually.

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**RULE 3.
GENERAL RULES (Continued)**

B. Minimum Premiums

1. Minimum premiums are per the following table:

Limit of Liability Insurance	Minimum Premium
\$100,000	\$750.00
\$300,000	\$750.00
\$500,000	\$750.00
\$1,000,000	\$1,0000.00

2. Minimum premium is not subject to modification.

C. Binders/Effective Date

Refer to your contract with Bankers Insurance to determine your binding authority. Application for insurance must be post-marked by the post office within 48 hours of effective date.

D. Risk Canceled or Non-Renewed By Other Company

Refer to Company for prior approval. We ask that full information regarding the reason for cancellation or non-renewal and the conditions or preventive steps taken by the insured be submitted for our consideration.

E. Financial Underwriting

In some cases, we may request financial statements to determine the acceptability of the risk. Businesses should be successfully operated for at least three years, exhibit sound financial condition and have experienced management. Risk with fair, marginal or poor ratings, should be referred to the Company.

F. Rounding

1. Premium

Each coverage or exposure that requires a premium calculation, will be rounded to the nearest whole dollar. Fifty cents or more, round up to the next dollar. Charge a premium of at least \$1 whenever a separate premium is calculated.

2. Rates

Round rates, factors and multipliers after the final calculation to three decimal places. Five tenths or more of a mill shall be considered one mill, e.g. .1245 = .125.

G. Premium Changes

1. Change In Number of Employees

**RULE 3.
GENERAL RULES (Continued)**

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Determine the number of days from the date of change to the expiration date of the policy. If 122 days or more, employee is considered a full time employee. If 121 days or less, employee is considered a part time employee.

2. All Other

Pro rate all premium changes using the rates and rules in effect on the effective date of policy.

H. Waiver of Premium

Waive additional premiums of \$10.00 or less.

I. Cancellations

1. Pro rate cancellations when policy is canceled:

- a. At the request of the company.
- b. Nonpayment of premium.
- c. Insured no longer has a financial or insurable interest in the property or business operation.
- d. Rewritten in the same company.

2. Other cancellations

When a policy is canceled for any reason other than outlined in rule I.1, including nonpayment to a Premium Finance Company, compute the return premium using .90 of the pro rata unearned premium.

3. Number of Employees - Cancellation

a. Proprietors, partners and officers active in the business are considered a full time employee.

b. Other than proprietors, partners, officers and clerical employees:

(1) Determine the number of days from the effective date of the policy to the cancellation date of the policy. If the employee worked $1/3$ (.333) days or more of the total number of days policy was in force, then employee is considered a full time.

(2) If the employee worked less than $1/3$ (.333) days of the total number of days policy was in force, the employee is considered a part time employee. When more than one part time employee, add total number of days for all part time employees together and divide by $1/3$ (.333) of the number of days policy was in force to determine the total number of part time employees.

Example: Policy period: Effective 1-1-93 Canceled 6-1-93

Policy Inforce 151 days (1-1-93 to 6-1-93)

$151 \times 1/3$ or .333 = 50.28 or 51 days

Full-time is employee working 51 days or more.

(3) Part-time is employee working 50 days or less. Add total number of days worked for all part time employees together. Divide the total number of part time days by 50 to determine the total number of part time employees when more than one. i.e. Assuming we have 5 part time employees working a total of 132 days. $132 \div 50 = 2.64$ or 3 part time employees for rating purposes.

4. Apply cancellation factor determined in 1.or 2. to annual full and part time premiums developed to develop cancellation premium.

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**RULE 3.
GENERAL RULES (Continued)**

J. Premium Financing

1. A copy of the signed Premium Finance Agreement must be submitted along with the application. Please indicate the name of the Premium Finance Company on the application.
2. Premium must be submitted gross for the entire policy premium.
3. The agency will be liable for any earned premium if the Premium Finance Company stops payment on its draft for any reason.

K. Situations Not Contained In This Manual

Contact the Company for prior approval.

L. Certificates of Insurance and Additional Insured Endorsements

1. Certificates of Insurance

For proof of insurance (evidence of coverage) only, may be issued at the agency level. No special wording may be added. The agency is not required to send copies of Certificates of Insurance to the Company. A Certificate of Insurance, as stated in the ACORD form, is issued as a matter of information only and confers no rights upon the certificate holder. It does not amend, extend or alter the coverage afforded by the policies listed in the certificate. It is unacceptable to indicate that the certificate holder is an Additional Insured unless the policy has been endorsed by the Company adding the certificate holder as an additional insured.

2. Additional Insureds

All additional insureds must be approved by the Company and must be endorsed to the policy. Additional Insured Endorsement Forms are only to be issued by the Company. Special wording, including Primary Wording and Waiver of Subrogation is not acceptable.

M. Audit Basis

General Liability premiums and exposures are subject to final audit. Earned premium for the exposure will be determined at the end of the policy period.

N. Disclaimer

This manual contains only general, descriptive information about our product. It is not a policy contract of any kind; the policy itself is the contract.

O. Renewal Guidelines

1. Renewal quotes will be mailed directly to the agent. Policies will not be renewed unless requested by the insured or agent, along with the appropriate downpayment.
2. To avoid a lapse in coverage, payment must be received prior to the expiration date. Payments received after the renewal date will be renewed effective the date payment received by the company. (lapse in coverage) Payments received more than 14 days from the renewal date will be returned with no coverage afforded.

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**RULE 3.
GENERAL RULES (Continued)**

P. Reinstatement With a Lapse In Coverage Guidelines

1. To avoid a lapse in coverage, all outstanding issues or payments must be received by Bankers prior to the cancellation date.
2. If the policy has been cancelled and required information or payment is received, the policy may be eligible for reinstatement with a lapse in coverage. Contact the Customer Service department for prior approval. Guidelines are as follows:
 - a. Payment or required information is received no more than 14 days after the date of cancellation date; and
 - b. No prior reinstatement with a lapse during the policy term.
 - c. Coverage will be reinstated with a lapse in coverage effective on the date approval given by Bankers. No coverage is bound without prior approval from Bankers. **BANKERS RESERVES THE RIGHT TO DENY REQUEST FOR REINSTATMENT.**

**RULE 4.
ELIGIBILITY**

A. Classification of Risk

1. Based on the applicant's business operation and work performed, choose the eligible classification(s) which describes the operation. Coverage applies only to operations that are customary to the Classification(s) shown on the Policy Declarations. The applicant's scope of work is limited to the customary and routine activities described in the Classification(s) that are selected.
2. Any changes in the contractor's business operations must be submitted to the Company for approval and endorsement to the policy.
3. Contractors performing work in more than 3 classifications or unrelated classifications are not eligible. Handyman risks are not eligible.
4. Contractors that hold a General Contractor's or Builder's license or otherwise acting in the capacity of a general contractor, builder, project manager or developer are not eligible, whether active or inactive.
5. Misrepresentation of information will result in flat cancellation or voiding of coverage.
6. Questions regarding proper classification of business operations should be referred to Company.

B. Subcontract Labor

1. Total payroll or cost for all sublet work must not exceed 10% of total receipts.
2. If the insured sublets any work, the insured must obtain Certificates of Insurance indicating general liability including products and completed operations coverage with limits not less than those maintained by the insured.

**RULE 4.
ELIGIBILITY (Continued)**

3. Operations performed by subcontractors without adequate insurance shall be classified and rated under the specific classification of each operation in the same manner as though work was performed by the insured's own employees.

C. Incidental Sales

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Incidental Sales Non-Related to Installation, Service or Repair shall not exceed 15% of total receipts.

D. Time In Business

Business should be successfully operated for at least three years. Start-up operations or new in business will be considered by providing information regarding prior employer and three or more years prior experience in the same particular trade.

E. Prior Insurance

1. Prior expiring insurance is a trademark of a well run, financially sound business. Prior coverage must have been in effect for at least six months.
2. See **Rule 8.** for rate modification for prior general liability coverage that may apply.
3. To qualify for discount, proof of prior insurance must be included with each new application. Proof must be in the form of a General Liability declarations page, renewal/nonrenewal notification or cancellation notice from prior carrier in applicant's trade name indicating an expiration or cancellation date less than 30 days from effective date of Bankers policy. Prior coverage must have been in effect for at least six months.

**RULE 5.
INELIGIBLE RISK**

- A.** The following risks are NOT eligible for coverage under the Vector Program:
1. Contractors that hold a General or Building Contractors license (B-License), whether active or inactive.
 2. Contractors acting in the capacity of a general contractor, builder, project manager or developer.
 3. Contractors that work or have worked on NEW residential construction prior to:
 - a. The occupancy and possession of the property by the owner or tenant; or
 - b. The issuance of a certificate of occupancy; or
 - c. The notice of completion with the appropriate State, County, City or Local Agency; or
 - d. The final permit issued by the appropriate State, County, City or Local official or employee;
 4. Applicant that has ever been named in a lawsuit alleging construction defects;
 5. Applicant that has or had a negligence claim made against them for any construction defects, product liability or other negligence claim.
 6. Risks that perform exterior work on buildings exceeding three stories in height.
 7. Risks that have an annual payroll in excess of \$300,000.
 8. Risks that have annual gross receipts in excess of \$1,000,000.
 9. Risks that work outside the state of domicile.
 10. Risks that sublet more than 10% of their work to others.
 11. Risks with less than 3 years' experience in selected trade(s).
 12. Risks that perform work in unrelated classifications.
 13. Risks that perform work in more than 3 classifications.

**RULE 5.
INELIGIBLE RISK (Continued)**

14. Risks that perform handyman type operations.
15. Risks engaged in the renting or leasing of equipment to others.
16. Risks engaged in selling or manufacturing if products sold under the insured's name.
17. Risks that perform work on boats or ships.
18. Risks involving removal of any asbestos.

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19. Risks sponsoring sporting or social events.
20. Risks that perform roofing work, including installation or repair of roof flashings, shingles, roof coatings or paint.

**RULE 6.
MANDATORY COVERAGE**

A. General Liability Coverage

1. Premises Operation/Products Completed Operations, Personal Injury & Advertising Injury, Fire Damage and Medical Expense coverage is provided on an occurrence basis.
2. The following is included in the base premium rate:

Each Occurrence	\$100,000
General Aggregate Limit (other than Products/Completed Operations)	\$100,000
Products-Completed Operations Aggregate Limit	\$100,000
Personal & Advertising Injury Limit	\$100,000
Fire Damage Limit - Any one fire	\$100,000
Medical Expense Limit - Any one person	\$ 5,000
3. Higher occurrence and aggregate limits are available. Refer to the State Rate Pages for limits available. Higher limits do not increase Fire Damage or Medical Expense coverage.

B. Deductible

1. A \$1000 per claim Property Damage deductible applies.

C. Certified Acts of Terrorism Coverage

1. The "Terrorism Risk Insurance Act of 2002" establishes a program within the Department of Treasury in which the federal government will share the risk of loss from terrorist attacks with the insurance industry. Federal participation will be triggered when the Secretary of the Treasury certifies an act of terrorism, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism committed by an individual(s) acting on behalf of any foreign interest, provided the terrorist act results in aggregate losses in excess of \$5 million. With respect to insured losses resulting from a certified act of terrorism, the federal government will reimburse individual insurers for 90% of losses in excess of the insurer's retention, which is based on a specified percentage of the insurer's earned premium for the year preceding the loss. Insured losses covered by the Program are capped at \$100 billion per year unless subsequent action of Congress changes that amount; this provision serves to limit insurer's liability for losses. All insurers providing commercial casualty insurance are required to participate in the Program to the extent of offering and making available coverage for certified acts of terrorism in accordance with the terms and conditions of the Policy.

**RULE 6.
MANDATORY COVERAGE (Continued)**

a. New and Renewal Business

The insurer will automatically provide coverage for losses caused by federally certified acts of terrorism, subject to underlying policy provisions. The insurer will disclose to the policyholder the premium for losses covered and the federal share of compensation for such losses under the Program at the time of

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offer, purchase and renewal of the policy. The insurer will use the Cap on Losses From Certified Acts of Terrorism Endorsement **CG 21 70** which states that the insurer will not pay any amount for injury or damage for any certified act of terrorism after the amounts of all such events in a statutory period exceed the cap provided by the Act.

b. Mid-Term Policies

For all policies in effect on the date of enactment of the "Terrorism Risk Insurance Act of 2002", the insurer will disclose to the policyholder the premium for losses covered by the Program and the federal share of compensation for such losses under the Program not later than 90 days after the date of enactment

c. Premium for Certified Acts of Terrorism Coverage will be \$0.00.

**RULE 7.
FORMS AND ENDORSEMENTS**

A. Mandatory Forms and Endorsements

The following mandatory forms and endorsements will be attached to all Vector policies:

1. Common Policy Conditions, **IL 00 17 11 85**
2. Policy Declarations, **BCOM99.001 0905**
3. Commercial General Liability Occurrence, **CG 001 01 96**
4. Nuclear Energy Exclusion, **IL 00 21 07 02**
5. Asbestos Exclusion, **BGL99.300 0597**
6. Abuse or Molestation Exclusion, **CG 21 46 07 98**
7. Exclusion - Designated Work or Operation, **BGL04.331 09 05**
8. Employment Related Practices Exclusion, **CG 21 47 07 98**
9. Lead Contamination Exclusion, **BGL99.306 1095**
10. Quick Reference, **CL175 0286**
11. Deductible Liability Insurance, **CG 03 00 01 96**
12. Premium Basis Designation Endorsement, **BGL99.304 0597**
13. General Liability - Monies Due Us, **BGL99.301 0105**
14. California Changes, **IL 20 70 12 96**
15. Amendatory Endorsement, **BGL04.333**
16. Punitive Damages, **BGL 04.334.0798**
17. Total Pollution Exclusion, **CG 21 49 01 96**
18. Contractor Special Conditions, **BGL 99.337.0405**
19. Known Prior Incident(s) and Prior Construction Defects Exclusion, **BGL99.336 0798**
20. Fungi or Bacteria Exclusion, **CG 21 67 12 04**
21. Prior Completed or Abandoned Work Exclusion, **BGL 99.200 0305**
22. Cap on Losses From Certified Acts of Terrorism Endorsement, **CG 21 70 11 02**
23. Disclosure Pursuant to Terrorism Risk Insurance Act of 2002, **IL 09 85 01 03**
24. Amendment of Insured Contract Definition, **BGL99.335 0704**
25. Exclusion – Exterior Insulation and Finish Systems, **CG 21 86 12 04**
26. Silica or Silica-Related Dust Exclusion, **CG 21 96 03 05**
27. Exclusion – Violation of Statutes that Govern E-Mails, **CG 00 67 03 05**
28. Signature Endorsement, **BXX99.207 0286**
29. California Changes, **CG 32 34 01 05**

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**RULE 8.
HOW TO RATE**

A. General Liability Coverage (Mandatory Coverage)

1. Based on the insured's business operation choose the classification(s) from the Classification Section of the manual which describes the operation.
 - a. For insured's who engage in more than one eligible classification by one employee, assign the highest rated classification of operation for development of premium. Indicate "if any" for other classification(s) of operation. Refer to Part III, Eligibility-Classification of Risk for more information.
 - b. Eligible classification means only those classifications indicated in the classification of operation schedule.

2. Determine the number of full time and/or part time employees
 - a. Full-Time Employee means:
 - (1) Partners
 - (2) Proprietors
 - (3) Officers active in the business - except those that exclusively handle clerical duties
 - (4) Any other employee other than clerical office employees working 122 days or more in any one year, or working 1/3 (.333) days or more of the total number of days policy was in force when the policy is canceled.
 - b. Part-Time Employee means:
 - (1) All employees other than proprietors, partners, officers and clerical office employees working 121 days or less in any one year, or working less than 1/3 (.333) days of the total number of days policy was in force when the policy is canceled.
 - (2) When more than one part time employee, add the total number of days worked for all part time employees. Divide the total number of days by 121 for any one year policy or by the 1/3 (.333) number of days policy was in force for a canceled policy.
 - (3) The result is the total number of part time employees. Employees are rounded to the next highest number, example 6.20 is rounded to 7.
 Example: Policy Period 01-01-93 to 01-01-94
 10 part time employees worked a total of 750 days.
 750 divided by 121 (one year policy) equals 6.20 or
 7 total part time employees.

3. Select the premium for each full time and/or part time employee from **Rule 8.** for the classification of risk and the limit of liability selected.

4. Multiply the premium determined in item (3) by the total number of full time and/or part time employees.

**RULE 8.
HOW TO RATE (Continued)**

5. Multiply calculated general liability premium by the General Liability Modification Factor for:
 - a. The appropriate increased aggregate limit, if applicable
 - b. For risks in business without prior general liability coverage or lapse in coverage of more than 30 days, multiply the Total General Liability Premium by 1.50.
 - c. For risks in business with proof of prior general liability coverage, multiply the Total General Liability Premium by .85. See **RULE 4.E.** for required proof if prior insurance.

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6. Add the Policy Fee of \$250.

**RULE 9.
GENERAL LIABILITY PREMIUM MODIFICATION**

- A. Risks in Business Without Prior General Liability Coverage or Lapse in Coverage of More than 30 days.**
1. Multiply the Total General Liability Premium by 1.50.
- B. Prior Coverage Discount**
1. Multiply the Total General Liability Premium by .85.
 2. To qualify for discount, proof of prior insurance must be included with each new application. Proof must be in the form of a General Liability declarations page, renewal/nonrenewal notification or cancellation notice from prior carrier in applicant's trade name indicating an expiration or cancellation date less than 30 days from effective date of Bankers policy. Prior coverage must have been in effect for at least six months.

**RULE 10.
OPTIONAL COVERAGES**

A. Additional Insured Interest

1. Additional Insureds must be endorsed to the policy. There is no additional premium charge.
 - a. For lessors of leased equipment adding them as an additional insured with respect to liability arising out of the named insured's maintenance, operation or use of such leased equipment, use Additional Insured - Lessor of Leased Equipment Endorsement **CG 20 28 07 04**
 - b. For managers or operators of premises or interests from whom premises have been rented or leased on policies covering lessees or tenants, use Additional Insured - Managers or Lessors of Premises Endorsement **CG 20 11 01 96.**
 - c. For owners, lessees or contractors, but only as respects liability for operations performed for those owners, lessees or contractors by or on behalf of the insured contractor or subcontractor, use Additional Insured - Owners, Lessees or Contractors – Scheduled Person Or Organization Endorsement **CG 20 10 07 04.**
 - d. For states, counties, cities or other governmental units – permits issued to contractors, use Additional Insured – State Or Political Subdivisions – Permits Endorsement **CG 20 12 07 98.**

**RULE 10.
OPTIONAL COVERAGES (Continued)**

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- B. Increased General Aggregate Limit - Two Times the Occurrence Limit**
Multiply the premium for the occurrence limit selected by the following modification.

<u>Limit</u>		
<u>Occurrence</u>	<u>Aggregate</u>	<u>Modification</u>
\$ 100,000	\$ 200,000	1.02
\$ 300,000	\$ 600,000	1.02
\$ 500,000	\$1,000,000	1.01
\$1,000,000	\$2,000,000	1.01

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**RULE 11.
CLASSIFICATION SCHEDULE AND RATE TABLE**

Rates are subject to the General Liability Premium Modification shown in RULE 8.

Deductible: \$250 per Claim - Property Damage CLASSIFICATION SCHEDULE	CLASS CODE	FULL-TIME PART-TIME	LIMITS IN THOUSANDS			
			\$100/\$100	\$300/\$300	\$500/\$500	\$1,000/\$1,000
Appliances and Accessories – Installation, servicing and repair of household appliances & accessories. No commercial appliances.	91155	FT	884	1135	1269	1451
		PT	295	378	423	484
Cable or Subscription Television – Installation of low voltage wiring and equipment at customer premises – no cable line construction For satellite dish installation, see Class Code 99650.	91315	FT	395	489	538	595
		PT	132	163	179	198
Carpentry – Commercial Only. Includes framing, woodwork, trim, wooden doors, cabinet installation, shelving and rough carpentry work NO roofing or exterior work on buildings exceeding 3 stories.	91342	FT	1024	1385	1599	1922
		PT	341	462	533	641
Carpentry – Residential Only. Includes framing, woodwork, trim, wooden doors, cabinet installation, shelving and rough carpentry work. NO roofing or exterior work on buildings exceeding 3 stories.	91340	FT	990	1271	1421	1624
		PT	330	424	474	541
Carpet, Rug, Furniture or Upholstery Cleaning – on customer premises.	91405	FT	924	1143	1257	1391
		PT	308	381	419	464
Ceiling or Wall Installation – metal	91436	FT	722	927	1037	1185
		PT	241	309	346	395
Concrete Construction–Buildings & Dwellings. Includes pouring, placing & finishing concrete. NO exterior work on buildings exceeding 3 stories, pool construction or concrete coring/cutting operations	91560	FT	987	1289	1455	1704
		PT	329	430	485	568
Driveway, Parking Area or Sidewalk – Includes pouring, placing & finishing of above-grade concrete flatwork, asphalt or paver installation. No street or road work. No excavation.	92215	FT	876	1066	1165	1273
		PT	292	355	388	424
Drywall or Wallboard Installation – No insulation work.	92338	FT	480	584	638	698
		PT	160	195	213	233
Electrical Apparatus Work – no power line construction, burglar or fire alarm system work.	92451	FT	635	815	912	1042
		PT	212	272	304	347
Electrical Work within Buildings – no power line construction, burglar or fire alarm system, electrical machinery or auxiliary apparatus work.	92478	FT	672	863	965	1103
		PT	224	288	322	368
Fence Erection Contractors – No child-safety or electrically charged fencing. No exterior spray painting.	94276	FT	849	1090	1219	1393
		PT	283	363	406	464
Floor Covering Installation – No dealers. Installation of carpeting, laminate and hardwood flooring. -- Ceramic tile, stone., marble or terrazzo work should be separately classified.	94569	FT	787	1010	1130	1291
		PT	262	337	377	430
Glass Dealer/Glazier – bending, grinding, beveling or silvering of plate glass, no work on buildings exceeding 3 stories in height.	13590	FT	211	271	303	346
		PT	70	90	101	115
Heating and Air Conditioning Systems or Equipment – installation, service or repair – No refrigeration, natural gas or liquefied petroleum gas (LPG) equipment sales or work.	95647	FT	1348	1640	1793	1959
		PT	449	547	598	653
House Furnishing Installation – Residential Only. Includes installation of pictures, mirrors, window treatments and closet organizers. No furniture repair or moving services.	96053	FT	713	915	1024	1170
		PT	238	305	341	390
Janitorial – Office only, No residential, retail work or sales of	96816	FT	643	795	875	968

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chemicals or cleaning supplies.		PT	214	265	292	323
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**RULE 11.
CLASSIFICATION SCHEDULE AND RATE TABLE (CONTINUED)**

Deductible: \$250 per Claim - Property Damage CLASSIFICATION SCHEDULE	CLASS CODE	FULL-TIME PART-TIME	LIMITS IN THOUSANDS			
			\$100/\$100	\$300/\$300	\$500/\$500	\$1,000/\$1,000
Landscape Gardening—Landscape/lawn care service, sprinkler installation—NO pesticides, tree removal, fountain or pond construction, cement work, land clearing or grading of land. (Note 1)	97047	FT	1224	1399	1486	1586
		PT	408	466	495	529
Masonry—Residential Only. Includes cutting & laying of bricks, block, stone and other unit masonry or clay product and mortar work- NO work on buildings exceeding 3 stories or cast-in-place concrete work.	97447	FT	669	829	915	1030
		PT	223	276	305	343
Painting—Buildings & appurtenant structures only, incl. walkways/fences, surface prep & faux/texture painting—NO work on tanks, buildings exceeding 3 stories, exterior spray painting or roof painting.	98304	FT	1099	1337	1462	1598
		PT	366	446	487	533
Paperhanging - Includes surface preparation, covering walls and ceilings with wallpaper, fabric, vinyl or other wall coverings.	98344	FT	853	1038	1134	1240
		PT	284	346	378	413
Plastering or Stucco Work - Excludes Exterior Insulation and Finish Systems (EIFS) work and exterior work on buildings exceeding 3 stories in height.	98449	FT	685	879	983	1124
		PT	228	293	328	375
Plumbing—Residential & Incidental Commercial—NO fire sprinkler, liquefied petroleum gas (LPG), septic tank, excavation, swimming pool, process piping, public utilities, hospital, or industrial work.	98483	FT	2112	2569	2809	3070
		PT	704	856	936	1023
Refrigeration Equipment – installation, service and repair of commercial refrigeration systems. No liquefied petroleum gas (LPG) equipment sales or work.	98636	FT	704	904	1011	1155
		PT	235	301	337	385
Satellite Dish Installation, Service or Repair – No work on buildings exceeding 3 stories in height	99650	FT	531	646	706	772
		PT	177	215	235	257
Siding & Gutter Installation – Includes soffit/fascia & decorative shutters—NO spray on siding, roofing, roof flashings or work on buildings exceeding 3 stories. See Carpentry for wood siding.	98967	FT	879	1148	1296	1518
		PT	293	383	432	506
Sign Painting or Lettering – no sign erection work above the first floor level.	99004	FT	1205	1466	1603	1752
		PT	402	489	534	584
Swimming Pool Maintenance—Routine maintenance of water chemical balance, cleaning/replacing filters, vacuuming & scrubbing—NO installation, service, repair. No resurfacing, painting or pump work.	99505	FT	940	1163	1279	1415
		PT	313	388	426	472
Telephone Equip Installation--wiring, cables & circuits for telephone and communications equip. operating at <50 volts. NO telephone line construction, burglar, fire alarm or emergency systems work.	91551	FT	554	711	795	909
		PT	185	237	265	303
Tile, Stone, Marble, Mosaic or Terrazzo Work – Installation and repair of these materials to floors, walls or counter-tops. NO swimming pool work or roofing operations.	99746	FT	534	685	767	876
		PT	178	228	256	292

Note 1: Includes Landscape Gardening Coverage, BGL 99.338.0805