

## SMALL CONTRACTOR'S PROGRAM

### ELIGIBLE:

The following classes of contractor are eligible, provided their receipts are no more than \$1,000,000, and no more than 35% of their work is subcontracted out:

<b><i>Class Code</i></b>	<b><i>Class Description</i></b>
91436	Acoustical Tiling
91111	Air Condition Systems Installation
91150	Appliance & Accessories Installation, Service of Repair – Commercial
91155	Appliance & Accessories Installation, Service of Repair – Household
91341	Carpentry Interior
91342	Carpentry NOC
91343	Carpentry Shop Only – Woodworking
91746	Door, Window or Assembled Millwork Installation - Metal
92215	Driveway, Parking Area or Sidewalk Paving or Repair
92338	Drywall or Wallboard Installation
92478	Electrical Work - Within Building
94276	Fence Erection Contractors
94569	Floor Covering Installation - Not Ceramic Tile or Stone
13590	Glass Dealers and Glaziers
95648	Heat and Air Condition System Installation, Servicing or Repair
96053	House Furnishing Installation – NOC
96410	Insulation
96611	Interior Decorators
97047	Landscaping
97447	Masonry
98111	Office Machine or Appliances – installation, Inspection, Servicing or Repair
98304	Painting Exterior - 3 Stories or less
98305	Painting Interior
98344	Paperhanging
98482	Plumbing – Commercial
98483	Plumbing – Residential
98884	Sheetmetal work – Outside
98967	Siding Installation
99650	Television or Radio Receiving Set Installation or Repair
99746	Tile - Stone Marble (Interior)

### INELIGIBLE:

1. Contractors performing operations that fall outside of the classes listed above.
2. Contractors with receipts over \$1,000,000.
3. Contractors that subcontract out more than 35% of their work (as determined by subcontractor costs, including materials, as a percentage of gross receipts)
4. Contractors performing work on new multi unit residential projects (note – apartments are considered commercial).
5. Home building operations, as the general contractor.
6. Contractors in business less than 3 years.
7. Contractors with over \$10,000 of total incurred losses (including expense) within the past 4 years.
8. Any contractor that does not require Certificates of Insurance from all subcontractors.
9. Any contractor performing more than 10% industrial service or maintenance work.

LIMITS: Up to  
\$1,000,000 Each Occurrence  
\$2,000,000 General Aggregate  
\$1,000,000 Products/CO Aggregate (\$2,000,000 option available)  
\$1,000,000 Personal & Advertising Injury  
\$50,000 Fire Damage  
Medical Expense is Excluded

Minimum Premium:  
For 500/1M/500 limit - \$2,250 basic form; \$2,750 expanded form  
For 1M/2M/1M limit - \$2,500 basic form; \$3,000 expanded form

Minimum Deductible:  
\$2,500

Term:  
Policies will be issued for a term of one year. No project specific or wrap up policies will be allowed.

Coverage: BASIC FORM -  
Policy Form: ISO Occurrence - CG 00 01 01 96  
LX9125 Commercial General Liability Schedule of Rates/Advance Premium  
LX9569 Accident Insurance Endorsement  
LX9883 Coverage Territory Limitation  
CG 03 00 01 96 Deductible Liability Insurance  
IL 00 17 11 98 Common Policy Conditions  
IL 00 03 07 02 Calculation of Premium  
CG 21 35 10 01 Exclusion – Coverage C – Medical Payments  
CG 21 47 07 98 Employment-Related Practices Exclusion  
CG 21 49 09 99 Total Pollution Exclusion Endorsement  
IL 00 21 07 02 Nuclear Energy Liability Exclusion Endorsement (Broad Form)  
PRG 1003 Policyholder Disclosure Statement under Terrorism Risk Insurance Act of 2002  
LEX CME077 Minimum Earned Premium (25%)  
LEX CME088 Pending & Prior Litigation Exclusion  
LEX OCC098 Cross Suits Endorsement  
LEX OCC262 Securities and Financial Interest Exclusion  
LX7150 Radioactive Matter Exclusion  
PRG3160 Amendatory Endorsement  
LX9483 Endorsement for Continuing or Progressive Bodily Injury, Personal Injury or Property Damage  
  
LX9484 Engineers, Architects or Surveyors Professional Liability Exclusion Endorsement  
PRG 3159 Fungus/Mold, Asbestos, Lead and Silica Exclusionary Endorsement  
LX 9487 Land Subsidence Exclusion  
CG 2010 10/01 Additional Insured – Owners, Lessees or Contractors (blanket)  
CG 2134 01 87 Exclusion – Designated Work (work on new residential development of 10 or more units)  
CG 21 53 01 96 Exclusion – Designated Ongoing Operations (work on new residential development of 10 or more units)  
  
LX9547 Exterior Insulation and Finish Systems Exclusion  
PRG2035 Claim Notification  
PRG 3056 Wrap Up Exclusion  
PRG 3198 Condominium and Townhouse Exclusion with Certain Exceptions  
CG 21 34 01 87 Exclusion – Designated Work – Past work (all work completed prior to the effective date of the first continuously renewed policy issued by Lexington)

COVERAGE: EXPANDED FORM (PREMIER GOLD)  
CG 21 34 01 87 Exclusion – Designated Work – Past work - will be deleted  
CG 2010 11/85 Additional Insured – Owners, Lessees or Contractors (blanket with primary wording) – will replace the CG 2010 10/01 without primary wording

CG 24 04 10 93 Waiver of Transfer of Rights of Recovery Against Others to Us – will be added  
CG 25 03 11 85 Amendment – Aggregate Limits of Insurance (Per Project) – will be added  
Surcharge for expanded form: 10% A.P. subject to a minimum of \$500.

Employee benefits liability coverage is available for a \$150 A.P.

**Submission Requirements:**

Completed Contractor's Application – to be signed by the insured upon binding

Currently valued company loss runs for the past 4 years (can accept no known or reported loss letter if prior carrier is out of business; can accept 3 years if insured only in business for 3 years)

Telephone loss control surveys will be done on all accounts in order to verify classifications.