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SERVICE CONTRACTOR'S PROGRAM NEVADA EFFECTIVE 3/05/2015

ELIGIBLE OPERATIONS

- Owner Payroll - Use \$16,000 in lieu of state minimum.
- Payroll must not exceed \$500,000.
- Gross Receipts must not exceed \$1 million.
- Subcontracted work must not exceed 25% (submit higher).
- Operations must not exceed 36 feet in height.
- Handyman who does minor carpentry, painting, drywall, electrical or plumbing repairs to residences, including apartments, condos and townhouses. Payroll less than \$50,000, receipts less than \$100,000.

SUBMIT EXPOSURES

- Primary – Non-Contributory – Waiver of Subrogation
- General Contractors
- Operations exceeding 36 feet in height
- Any snow plowing/ice removal operations
- Boat or water exposure
- Any risk that has been non-renewed in the last three years
- Risks with three losses in three years or if any one loss exceeds \$5,000 payment or reserved claims
- Operations or classifications outside program

PROHIBITED EXPOSURES

- Alarm installation and security systems in institutional facilities such as hospitals, nursing homes, assisted living facilities, detention or correctional facilities, and work on military bases
- Any work associated with construction defect remediation
- Any new residential tract, apartments or condo housing
- Fire and water restoration operations
- Any uninsured subcontractors
- Alarm installation in security systems in nuclear power plants, airports and facilities working with explosive materials
- Mowing alongside streets, highways or roads
- Woodstove installation

MISCELLANEOUS

- The rates contemplate \$500 property damage deductible.
- New venture or no insurance for the last 90 days, 10% surcharge.
- Additional insureds, \$100 flat charge, fully earned per entity. Additional insureds must be approved by Statewide, and additional insured supplemental application must be submitted.
- **SUBCONTRACTOR WORK**
 - Certificates of insurance are required to be obtained. If no certificate is obtained, cost of subs will be considered as payroll.
 - Subcontractors must provide certificates of insurance with equal limits or a minimum of \$300,000, prior to commencing work.

APPLICATIONS – USE ACORD (125 & 126) COMMERCIAL INSURANCE APPLICATION

Must be completed in full and signed by both the insured and producer.

INLAND MARINE – SUBMIT FOR UNDERWRITING APPROVAL
COMMERCIAL PROPERTY – SUBMIT FOR UNDERWRITING APPROVAL

Code No.	Rates are per \$1,000 of payroll Classifications	Limits and Rates		
		\$300,000	\$500,000	\$1 Million
91111	Air Conditioning Systems or Equipment – Installation, Servicing or Repair	\$81.27	\$89.60	\$99.99
91127	Alarms and Alarm Systems – Installation, Servicing or Repair (Refer installation of alarms and security systems in institutional facilities such as hospitals, nursing homes, assisted living facilities detention or correctional facilities and work on military basis Statewide.) Prohibit any operation at nuclear power plants, airports and facilities working with explosive materials or hazardous materials.	\$36.39	\$40.34	\$45.45
91155	Appliances and accessories – Installation, Servicing or Repair – Household	\$44.22	\$49.96	\$58.13
91405	Carpet, Rug, Furniture or Upholstery Cleaning on Customers Premises Including Products and/or Completed Operations	\$31.78	\$33.99	\$36.60
91481	Chimney Cleaning Including Products and/or Completed Operations – Wood or Pellet Stove Installation Prohibited	\$49.99	\$55.10	\$62.04
91629	*Debris Removal – Construction Site	\$31.08	\$36.10	\$42.80
92215	Driveway, Parking Area or Sidewalk – Paving or Repaving	\$57.33	\$62.77	\$69.40
92338	Drywall or Wallboard Installation	\$17.06	\$18.61	\$20.44
92451	*Electrical Apparatus – Installation, Servicing or Repair	\$45.04	\$49.67	\$55.90
92478	*Electrical Work – Within Buildings	\$12.69	\$14.07	\$15.82
94304	Fire Extinguishers – Servicing, Refilling or Testing	\$67.14	\$75.96	\$90.15
94381	Fire Suppression Systems – Installation, Servicing or Repair – This classification only applies to Ansul or other cooking related automatic fire extinguishing system installation, service or repair. \$2,500 Minimum Premium Applies	\$231.10	\$257.41	\$291.04
94569	Floor Covering Installation – Not Tile, Ceramic or Stone	\$15.34	\$16.63	\$18.27
95487	Greenhouse Erection	\$26.88	\$30.89	\$33.49
95625	Handyman - \$1,000 Compensation Limit Per Job	\$46.60	\$50.99	\$56.26
95647	Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair – No Liquefied Petroleum Gas (LPG) Equipment Sales or Work – U1118 Mandatory. If any LPG work refer to class 95648. Refer to the class guide for further instruction.	\$37.68	\$40.30	\$43.39
96053	House Furnishings - Installation	\$37.68	\$40.30	\$43.39
96816	Janitorial Services – Including Products and/or Completed Operations - Floor Waxing Maximum 10% of total receipts (done after hours only) – 10% surcharge – Submit all Others	\$32.39	\$35.69	\$40.19
97047	Landscape Gardening – Including Products and/or Completed Operations	\$37.68	\$40.30	\$43.39
97111	Logging & Lumbering	\$31.44	\$36.72	\$43.68
98111	Office Machines or Appliances – Installation, Inspection, Adjustment or Repair – Including Products and/or Completed Operations	\$ 8.59	\$ 9.43	\$10.48
98305	*Painting – Interior –Buildings or Structures	\$46.40	\$51.02	\$57.23
98482	*Plumbing – Commercial and Industrial – Refer to 94381 Fire Suppression Systems for Restaurant Hood Extinguishing System Work. \$1,750 Minimum Premium Applies	\$41.78	\$46.38	\$52.25
98805	Septic Tank Systems – Cleaning - \$1,000 BI/PD Deductible Required	\$40.93	\$45.28	\$50.79
99004	Sign Painting or Lettering on Buildings or Structures	\$64.36	\$70.79	\$79.38
99303	Street Cleaning Including Products and/or Completed Operations – This classification applies only to private driveways, parking lots or private roads. \$1,000 deductible BI/PD required.	\$75.36	\$79.36	\$84.67
99471	Surveyors – Land – Not Engaged in Actual Construction – Including Products and/or Completed Operations – Professional Liability must be in place with concurrent dates and minimum limits of \$1 million.	\$ 9.14	\$10.66	\$12.69
99746	*Tile, Stone, Marble, Mosaic or Terrazzo Work – Interior Construction	\$24.94	\$27.67	\$31.14
99777	Tree Pruning, Dusting Spraying, Repairing, Trimming or Fumigation – Including Products and/or Completed Operations – Pest Control Prohibited	\$119.41	\$131.63	\$148.18
99826	Upholstering – (Submit Boat Work)	\$29.08	\$31.41	\$34.38
99952	Pressure Washing – This class is used for power washing and risks that may clean restaurant hoods and vents by pressure apparatus. Maximum PSI – 3,000. Service and repair to restaurant hoods and vents should be rated separately.	\$131.62	\$149.28	\$175.54
99975	Window Cleaning – 3 stories or less	\$81.49	\$89.83	\$101.13

***No New Residential Construction**

E & O Coverage Buyback Options (Flat Rates)	LIMITS		
	\$300,000	\$500,000	\$1 Million
Available for any class listed in the above classifications table.	\$65.00	\$75.00	\$100.00

LIABILITY UNDERWRITING

- Rates are per \$1,000 of payroll
- Owner payroll use \$16,000 in lieu of state minimum.
- To double policy general aggregate, increase rates by 5%.
- 25% minimum premium is fully earned.
- Fire Legal - \$100,000
- Med Pay – \$5,000
- Policy minimum premium is \$650.00.
- Policy fee is \$150.00.
- To adjust deductible to \$1,000, allow 5% credit.
- For a new venture or no insurance in the last 90 days, surcharge is 10%.
- Loss free renewal, with no lapse in coverage, allow 10% credit.
- Surplus lines tax and fee must be applied to the total policy premium, which includes policy fee. Nevada tax is 3.5%, plus the stamping fee, which is \$25.00 or .005 of the premium, whichever is greater.
- Terrorism coverage can be accepted or rejected. If accepted, premium is \$103.90. **A signed terrorism form must accompany the application to indicate whether or not the coverage is desired.**

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act*. The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security, and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019; AND 80% BEGINNING ON JANUARY 1, 2020, OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURER'S LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

PLEASE ALSO BE AWARE THAT YOUR POLICY DOES NOT PROVIDE COVERAGE FOR ACTS OF TERRORISM THAT ARE NOT CERTIFIED BY THE SECRETARY OF THE TREASURY.

Acceptance or Rejection of Terrorism Insurance Coverage

You must accept or reject this insurance coverage for losses arising out of acts of terrorism, *as defined in Section 102(1) of the Act*, before the effective date of this policy. Your coverage cannot be bound unless our representative has received this form signed by you on behalf of all insureds with all premiums due.

Coverage acceptance:

I hereby elect to purchase coverage for certified acts of terrorism, *as defined in Section 102(1) of the Act* for a prospective premium of \$ _____. I understand that I will not have coverage for losses resulting from any non-certified acts of terrorism.

OR

Coverage rejection:

I hereby decline to purchase coverage for certified acts of terrorism, *as defined in Section 102(1) of the Act*. I understand that I will not have coverage for any losses arising from either certified or non-certified acts of terrorism.

_____ Policyholder/Applicant's Signature- Must be person authorized to sign for all Insureds.	_____ Colony Insurance Company Insurance Company
_____ Print Name	_____ Policy Number
_____ Named Insured	_____ Submission Number
_____ Date	_____ Producer Number
	_____ Statewide Insurance Corp. Producer Name
	_____ 15601 N. 40th St., Suite 120 Street Address
	_____ Phoenix, AZ 85032 City, State, Zip

The producer shown above is the wholesale insurance broker your insurance agent used to place your insurance coverage with us. Please discuss this Disclosure with your agent before signing.