



P.O. Box 30527  
Phoenix, Arizona 85046  
(602) 494-6900 (800) 228-1710

**NEVADA  
ARTISAN CONTRACTORS PROGRAM  
OCCIDENTAL INSURANCE COMPANY**

**SUBJECT TO CHANGE WITHOUT NOTICE  
Effective 11/2/2016**

This program provides coverage for contractors with less than \$500,000 annual payroll, and who subcontract work to others less than 50% of total annual revenues. Eligible trades people and construction related craftsmen are listed on the general liability rate page. No others are eligible for this program. To use the rates provided by this program, the risk should have 2 years experience with no more than 2 or more losses in the past two years either paid or reserved in excess of \$3,000.

**CONTACT STATEWIDE FOR COVERAGES NOT LISTED**

<b>COVERAGES</b>	
General Liability – Up To \$1 Million Occurrence, \$2 Million Aggregate	
Products/Completed Operations	
Medical Payments - \$5,000	
Fire Legal Liability - \$100,000	
Property – Building, Business Personal Property, and Business Income	
<b>ADDITIONAL COVERAGES AVAILABLE</b>	
Inland Marine	EDP
Contractors Equipment, Including Equipment Rented for your use	Employee Dishonesty – Submit
Installation Floater	Money and Securities – Submit
	Auto

**SUBMIT**

- Less than two years in business and/or 2 or more losses in the past three years either paid or reserved in excess of \$3,000.
- Limits higher than are shown in these guidelines
- Gross revenue \$1.5 million or greater
- Subcontractor costs exceeding 20% of Gross Receipts
- Auto Coverage Requested
- Any Bankruptcies
- Any Risk Outside Program
- Property and/or Inland Marine exceeding \$500,000 in total value.
- Work on New Tract or Subdivision Housing
- General Contractors
- Work on New Condos and Apartments

**PROHIBITED**

- Asbestos Removal
- Earthquake Rehabilitation
- Oil Field Work of Any Kind
- Exterior Work Above the Third Story
- Blasting or LPG Work
- Airport / Hospital / Demolition / Landfill Operations
- Burglar / Fire Alarm / Pollution Testing or Cleanup
- Contractors Who Rent or Lease Equipment to Others

**TO SUBMIT, USE ACORD APPLICATION.  
COMPLETED TERRORISM FORM MUST ACCOMPANY APPLICATION TO BIND COVERAGE.**



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**PROPERTY AND INLAND MARINE COVERAGES AND RATES**  
 PROPERTY COVERAGE BASE RATES SHOWN ARE PER \$100 FOR \$500 DEDUCTIBLE, SPECIAL FORM, 90% CO-INSURANCE. \$7,500 LIMIT FOR BUSINESS PERSONAL PROPERTY INCLUDED.

TERRITORY	BLDG/BPP	FRAME	J/M	N-C
Nevada	Building	.670	.540	.439
	BPP	1.270	1.050	.792
	Bus. Inc.	1.016	.840	.634

PROTECTION CLASS MULTIPLIERS	
1-3	0.85
4-6	1.00
7-9	1.30
10	2.00
DEDUCTIBLE MULTIPLIERS	
\$1,000	0.93
\$2,500	0.91
\$5,000	0.89
\$10,000	0.82

**INLAND MARINE COVERAGES, MINIMUM PREMIUM \$250  
 BASE RATES ARE PER \$100 FOR \$500 DEDUCTIBLE, ACV**

COVERAGES	RATE	BASIS
Miscellaneous Small Tools (Limited to \$500 Per Item, \$10,000 Aggregate)	\$2.50	per \$100 Value
Scheduled Equipment (Maximum \$25,000 Any One Item, \$100,000 Aggregate)	\$1.50	per \$100 Value
Rented/Leased Equipment – Maximum \$50,000 Any One Item	\$3.00	per \$100 Rental Costs
Mini/Micro Computer/EDP (Maximum Limits \$50,000 and \$10,000 Extra Expense)	\$1.00	per \$100 Value
Signs (Maximum \$15,000)	\$1.85	per \$100 Value
Valuable Papers (Maximum \$20,000)	135%	BPP Rate
Accounts Receivable (Non Reporting, Maximum \$25,000)	35%	BPP Rate
Installation Floater – \$500 Min Premium Maximum Limit \$25,000 for All Locations	\$0.15	per \$100 Receipts

**CRIME COVERAGES (\$500 DEDUCTIBLE) – MINIMUM PREMIUM - \$500**

Employee Dishonesty – Coverage A - \$10,000 Limit	Submit
Money and Securities – \$10,000 Inside, \$2,500 Outside	Submit

STATEWIDE HAS AUTHORITY FOR HIGHER LIMITS THAN SHOWN.  
 CONTACT YOUR STATEWIDE UNDERWRITER IF HIGHER LIMITS ARE NEEDED.



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**GENERAL LIABILITY COVERAGES**

**RATES SHOWN ARE PER \$1,000 PAYROLL, WITH \$500 PROPERTY DAMAGE DEDUCTIBLE**

<b>CLASSIFICATION</b>	<b>CLASS</b>	<b>\$100/200</b>	<b>\$300/600</b>	<b>\$500/1mil</b>	<b>\$1/2 MIL</b>
Air Conditioning/Heating Repair	91111	\$21.810	\$25.440	\$26.910	\$28.430
Appliance Repair	91155	\$69.570	\$90.060	\$106.030	\$116.050
Carpentry – Interior/Shop Must Hold License	91341	\$19.500	\$23.890	\$25.970	\$28.580
Carpet/Rug Cleaning	91405	\$18.540	\$21.880	\$23.800	\$24.480
Debris Removal	91629	\$12.560	\$15.350	\$17.890	\$21.800
Driveway, Parking Lot Construction	92215	\$18.540	\$23.730	\$27.730	\$29.850
Drywall or Wallboard Installation	92338	\$12.890	\$14.230	\$15.520	\$17.090
Fence Erection	94276	\$20.960	\$26.940	\$29.980	\$33.940
Floor Covering Installation	94569	\$17.240	\$20.890	\$22.630	\$24.750
House Furnishings – Installation	95124	\$15.260	\$18.480	\$19.940	\$21.750
Interior Decoration	96611	\$3.000	\$3.830	\$4.460	\$4.820
Janitorial – No Floor Waxing	96816	\$10.890	\$13.940	\$16.230	\$17.530
Landscape Gardening	97047	\$18.150	\$21.440	\$22.710	\$23.980
Septic Tank Cleaning	98805	\$13.230	\$16.940	\$19.810	\$21.300
Sign Painting – Inside	99003	\$10.150	\$13.090	\$14.640	\$17.200
Sign Painting – Outside – Not Over 3 Stories	99004	\$9.990	\$12.790	\$14.180	\$16.080
Swimming Pool Maintenance	99507	\$30.150	\$38.590	\$44.980	\$48.550
Wall Paper Hanging	98344	\$2.460	\$3.140	\$3.670	\$3.960
Window Cleaning – Not Over 3 Stories	99975	\$13.230	\$16.930	\$19.810	\$21.310



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**GENERAL LIABILITY ADDITIONAL INFORMATION**

**Owner Payroll: Use \$20,000 per owner.  
 Multiple Classes may be used to reflect actual exposures.**

**To Change Liability Deductible from \$500 to:**  
 \$1,000 = use .93%  
 \$2,500 = use .89%

**HIRED & NON-OWNED AUTO**

LIMIT (CSL)	PREMIUM
\$100,000	\$108
\$300,000	\$132
\$500,000	\$144
\$1 Mil	\$159

**ADDITIONAL INSURED**

**Must complete supplement \***

**\$25 per A/I (bulk discounts available)**

**Premium Fully Earned. Charge is in addition to Minimum Premium.**

**No blanket A/I allowed.**

\* No supplement is required if A/I is: Landlord, Owner of Premises, Governmental Entity, Mortgage / Loss Payee, Store (Retailer or Wholesaler).

**POLICY FEES:**

Premium	Fee
\$750 - \$2,500	\$100
\$2,501 - \$5,000	\$150
\$5,001 - \$10,000	\$250
\$10,001 - \$20,000	\$350
Over \$20,000	\$400

**MINIMUM POLICY PREMIUM - \$750**

**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 that is certified by the Secretary of the Treasury—in concurrence with the Secretary of State, 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 an air carrier or vessel 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 THIS FORMULA, THE UNITED STATES GOVERNMENT GENERALLY PAYS 85% 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 INSURERS' 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.

**Acceptance or Rejection of Terrorism Insurance Coverage**

	I hereby elect to purchase Terrorism coverage for a prospective premium of \$_____.
	I hereby decline to purchase terrorism coverage. I understand that I will have no coverage for losses resulting from acts of terrorism

\_\_\_\_\_  
Policyholder/Applicant's Signature

\_\_\_\_\_  
Insurance Company

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Date