



P.O. Box 51036 – Durham, North Carolina – 27717
Toll-Free: Phone (877)900-3969 Fax (866)852-3652
info@focusunderwriters.com www.focusunderwriters.com

***SPEED-E-RATER* ARTISAN PROGRAM - North Carolina
A.M. BEST RATED "A- (Excellent)" NON-ADMITTED CARRIER**

PROGRAM

Focus Underwriters, LLC is pleased to offer a General Liability program for small to medium-sized subcontractors or artisans with good loss experience. It's speedy because it's simple – just find the desired classification(s) and limits, select the appropriate rate and multiply. Premium is developed using **\$15,000** payroll for the Owner(s), plus any additional payroll for employees.

LIMITS OF LIABILITY

Limits of up to \$1,000,000 per occurrence/\$2,000,000 general aggregate, are available

COVERAGES OFFERED

This program is written on an occurrence basis using ISO Simplified forms, through a non-admitted, A- rated carrier. The rates shown on the following pages are for "Broad Coverage" and include:

- Premises/Operations
- Products/Completed Operations*
- Personal and Advertising Injury
- Fire Damage Liability- \$50,000
- Medical Payments-\$1,000 (higher limits available)

To eliminate Personal and Advertising Injury, Fire Damage, and Medical Payments, a 15% credit is applied to the developed rate. Class codes marked with an asterisk "*" include Products/Completed Operations. No additional premium is charged and no separate aggregate will be shown. In order to obtain Products/Completed Operations on classes without an asterisk, a separate premium will be charged and there will be a separate aggregate amount equal to the General Liability Limit.

DEDUCTIBLE

A deductible of \$500 per claim is applicable to all classes for bodily injury and property damage except the roofing classification which carries a deductible of \$1,000.

PREMIUMS AND FEES

- **\$450 Minimum Policy Premium for limits of \$500,000 or less; \$600 for limits of \$1,000,000/1,000,000; \$660 for limits of \$1,000,000/2,000,000 for all classes except Roofing.**
- **Roofing carries a \$1,500 minimum premium for limits under \$1,000,000 - \$2,000 for higher limits.**
- **\$ 100 minimum flat charge for each additional insured, fully earned.**
- **Policy Fees – For Premiums under \$1,000.00 - \$100.00
For Premiums \$1,000-2,999.00 - \$135.00
For Premiums \$3,000 and above - \$150.00**

BINDING PROCEDURES

Binding authority rests solely with Focus Underwriters. However, coverage can be bound immediately by telephone (877)900-3969, or upon confirmation by a Focus underwriter of a faxed, completed "Speed-e-rater" application/rating worksheet to (866)852-3652. Mailed applications will be bound once approved by our underwriting staff and subject to receipt of a correctly completed and signed application, and agent's check for the net premium. Since this is a Non-Admitted Carrier, remember to include policy fees and surplus lines of 5%. Commission is 10% of the pure premium. **NO FLAT CANCELLATIONS.** Alternative markets are available for higher limits, larger accounts, classifications not listed, or for risks which, otherwise do not qualify for this program. Please call Focus Underwriters for a quote.

ALL PREMIUMS ARE MINIMUM & DEPOSIT AND SUBJECT TO AUDIT