

***SPEED-E-RATER ARTISAN PROGRAM - South Carolina***  
**A.M. BEST RATED "A- (Excellent)" 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 \$20,000 payroll for the Owner(s), plus any additional payroll for employees.

**LIMITS OF LIABILITY**

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

**COVERAGES OFFERED**

This program is written on an occurrence basis using ISO Simplified forms, through an 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

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 \$250 per claim is applicable for bodily injury property damage. Exceptions are paint contractors at a \$500 deductible and roofers at a \$1,000 deductible.

**PREMIUMS AND FEES**

- **\$400 Minimum Policy Premium.**
- **\$ 50 minimum flat charge for each additional insured, fully earned.**

**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. 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***