

***SPEED-E-RATER ARTISAN PROGRAM – Virginia***  
**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-\$5,000

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 \$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 \$2,500 MP for \$100,000/100,000 limits; \$3,000 for \$300,000/300,000 limits; \$3,500 for \$500,000/500,000 limits and \$4,000 for 1,000,000/1,000,000 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**
- **Surplus Lines Tax of 2.25% Applies to Premium and Policy Fee**

**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 2.25%. 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***