





American Vehicle Insurance Company

	 <p>USIC Administered by Assurance M.G.A.</p>
<p>American Vehicle's Artisan Contractor program is for the everyday small artisan contractor who needs coverage as part of their regular business practice.</p> <p>The program is geared toward:</p> <ul style="list-style-type: none"> • Lower limits – 100/200 or 300/600 • Small Artisan Risks <ul style="list-style-type: none"> ○ Residential type ○ 1-4 man operations ○ Payroll under \$75,000 ○ Annual receipts under \$250,000 ○ Little or no subcontracting • Service Oriented in nature <ul style="list-style-type: none"> ○ Painting ○ Lawn Care ○ Pool Service ○ Flooring/Tiling ○ Carpentry ○ Driveway/Paving ○ Interior Decorator • Typical Additional Insured Requests <ul style="list-style-type: none"> ○ No Special Wording ○ CG 2010 (0704) version 	<p>Assurance MGA is administering USIC for the purpose of serving that portion of the Artisan Contractor niche that requires an "A" rated carrier.</p> <p>This programs purpose includes, but is not limited to:</p> <ul style="list-style-type: none"> • A Rated requirement by contract • Higher Limits – 500/1,000 or 1,000/2,000 • Complex Risks <ul style="list-style-type: none"> ○ Larger Payrolls ○ Larger Annual Receipts ○ Risks that do commercial work ○ Risks that require Waivers of Subrogation ○ Risks involving construction ○ Risks involving out-of-state operations • Wider variety of classes written • Inland Marine available June 1st, 2009 for tools
<p>* *Work Comp will be available June 1st, 2009 **Commercial Auto "A" rated available July 1st, 2009</p>	

CGL Program for Artisan Contractors Quick Reference Guide

SUBCONTRACTOR CLASSIFICATIONS

91581	CONTRACTORS - SUBCONTRACTED WORK - in connection with construction, erection or repair - NOT buildings.
91583	CONTRACTORS - SUBCONTRACTED WORK - in connection with construction, erection or repair - 1 or 2 family dwellings.

91584	CONTRACTORS - SUBCONTRACTED WORK - in connection with construction, erection or repair - Buildings - Industrial use.
91585	CONTRACTORS - SUBCONTRACTED WORK - in connection with construction, erection or repair of buildings.

Deductible \$500 (PD Only – first dollar coverage for BI) – On Per Claim Basis

Limit Options 100/100 or 100/200 300/300 or 300/600 500/500 or 500/1,000 1,000/1,000 or 1,000/2,000

Program Highlights

One Man Firms Eligible	Over 50 Eligible Classes
New Ventures	Additional Insureds - \$100 each, Blankets \$300 or 10%, whichever is greater
Owner/1 Man Firm Rated on \$31,900 Annual Payroll	Waivers of Subrogation 5% of premium \$100 MP
No extra TRIA Form (automatically included)	Committed Customer Service
Experienced Underwriting Staff	Responsive Claims Service

Ineligible Risks

- ⊗ Risks with subcontracted work equal to or greater than 41%.
- ⊗ Any Current Insured or Prospective Applicant with any loss of any type in the past three (3) years.
- ⊗ Subcontracted work that is not specifically shown as an acceptable classification under this program.
- ⊗ Risks that sell, install, service or repair alarm systems, automatic fire extinguishing systems, boilers, elevators or escalators.
- ⊗ Risks that perform or sublet any demolition, blasting, explosive materials used or demolition exposure contemplated.
- ⊗ Contractors with less than one (1) year prior verifiable experience in the same line of work.
- ⊗ Risks that sell, install, service or repair wood, coal or waste oil burning stoves.
- ⊗ Risks that remove asbestos insulation or asbestos containing material, or install insulation materials other than fiberglass or rock wool.
- ⊗ Contractors involved in the sale of chemicals, or the application of chemicals, such as herbicides or pesticides, to property.
- ⊗ Contractors that perform work for petroleum or chemical facilities.
- ⊗ Risks with any aircraft, railroad, watercraft or auto work.
- ⊗ Risks with any bridge, dam or sewer construction work.
- ⊗ Risks with mold and/or fungus remediation work.
- ⊗ Risks with exposure to radioactive or nuclear material.
- ⊗ Risks named in a construction defect suit.
- ⊗ Risks with any cell phone, water, gas, oil tank or tower work.
- ⊗ Risks with underpinning/ foundation repair.
- ⊗ Risks with any work with LPG.
- ⊗ Risks where operations are involved in the discharge of fumes, acids or waste.
- ⊗ Risks that involve medical and/or industrial equipment.
- ⊗ Fiber optic cable work or installation.
- ⊗ Mobile home or related work.
- ⊗ Marine or Marine related Work.
- ⊗ Roofers or Roof related Work.
- ⊗ Contractors involved in excavation or tunneling.
- ⊗ Contractors involved in any exterior work over three (3) stories in height.
- ⊗ General Contractors.
- ⊗ Prefab steel construction.
- ⊗ Developers.
- ⊗ Applicants who have been bankrupt or have poor financial history.
- ⊗ Risks that need per location or per job aggregates.
- ⊗ Recreational playground construction.
- ⊗ Risks where any officer, owner, or partner has a prior felony conviction.
- ⊗ Risks that require (XCU coverage) Explosion, Collapse or Underground coverage.
- ⊗ Work for super stores, chain stores, super markets, franchise store, or location in excess of 5000 sq ft.