

MINIMUM PREMIUMS

Frank Winston Crum Insurance Co. (AM Best B++, VII) / Clear Blue Insurance Co. and Clear Blue Specialty Insurance Co. (AM Best A-, VIII)

	Carrier: FWCI	Clear Blue	FWCI	Clear Blue	FWCI	Clear Blue	FWCI	Clear Blue
Liability Limits:	100/200	100/200	300/600	300/600	500/1,000	500/1,000	1,000/2,000	1,000/2,000
Alabama Owner only and individual companies rated on \$18,000	\$450	\$485	\$500	\$535	\$550	\$585	\$600	\$635
Florida Owner only and individual companies rated on \$16,700	\$400	\$435	\$500	\$535	\$500	\$585	\$500	\$635
Georgia and Texas Owner only and individual companies rated on \$20,000	\$500	\$535	\$550	\$585	\$575	\$610	\$600	\$635
Maryland and Virginia Owner only and individual companies rated on \$20,000	\$475	\$500	\$475	\$500	\$475	\$500	\$475	\$500
North Carolina, South Carolina & Tennessee Owner only and individual companies rated on \$18,000	\$450	\$490	\$500	\$540	\$525	\$565	\$550	\$590

IMPORTANT: BE CERTAIN TO LIST ALL OPERATIONS OF THE INSURED ON THE POLICY

*FWCI popular codes.

91111	Air Conditioning Systems Installation, Service or Repair*	96408	Insulation Install - Plastic*
97220	Air Cooled Engine Service or Repair	96410	Insulation Install - Mineral
91127	Alarm Systems - Installation, Service, or Repair (No Monitoring)	96611	Interior Decorators
91150	Appliance & Accessories Install or Repair - Commercial	96816	Janitorial Services*
91155	Appliance & Accessories Install or Repair - Residential	97047	Landscape Gardening*
91315	Cable or Subscription TV	97050	Lawn Care Services*
91340	Carpentry - Construction - Residential	14913	Locksmith
91341	Carpentry - Interior*	97221	Machine Shop
91342	Carpentry - Construction - Commercial*	97222	Machinery or Equipment - Installation, Service, Repair
91343	Carpentry - Shop Only*	97447	Masonry*
91405	Carpet, Rug, Furniture, Upholstery Cleaning - on Customer Premises	98111	Office Machines or Appliance Installation and Service
91436	Ceiling or Wall Installation	98304	Painting - Exterior - 3 Stories or Less*
91481	Chimney Cleaning	98305	Painting - Interior*
99952	Cleaning Outside of Building By Water or Steam Pressure Apparatus	98344	Paperhanging
91551	Communication Equipment Installation - Industrial or Commercial*	98502	Prefabricated Building Erection*
91555	Computer Service or Repair	91344	Remodeling (Can Include GCs) - Includes 24 Classes*
91560	Concrete Construction*	98677	Roofing - Commercial*
91580	Contractors - Executive Supervisors	98678	Roofing - Residential*
91629	Debris Removal Including Construction Site Clean-Up	98805	Septic Tank Systems - Cleaning*
91746	Door, Window Installation*	98806	Septic Tank Systems Installation, Service or Repair*
92102	Drilling - Water Wells	98884	Sheet Metal Work - Outside
92215	Driveway, Parking Area or Sidewalk Paving or Repaving*	98967	Siding Installation - Includes Screened Enclosure Work*
92338	Drywall or Wallboard Installation*	98993	Sign Erection, Installation, and Repair
92451	Electrical Apparatus - Installation, Servicing or Repair*	99003	Sign - Painting / Lettering - Interior
92478	Electrical Work - Within Buildings*	99004	Sign - Painting / Lettering - Exterior
94007	Excavation*	99080	Solar Energy Contractors
94276	Fence Erection Contractors*	99505	Swimming Pool Servicing*
94304	Fire Extinguisher - Servicing, Refilling or Testing	95506	Swimming Pools - Construction or Repair - Above Ground
94569	Floor Covering Installation - Not Ceramic Tile or Stone*	99507	Swimming Pools - Construction or Repair - Below Ground
95124	Furniture / Fixtures Installation	99650	Television or Radio Receiving Set Installation / Repair
95233	Garbage, Ash or Refuse Collecting	99709	Tents or Canvas Goods - Erection, Removal, or Repair
13590	Glass Dealer / Glazier*	99746	Tile, Stone, Marble, Mosaic, or Terrazzo Work*
95410	Grading of Land*	99827	Upholstery
95625	Handyperson - Includes 29 Classes*	99955	Waterproofing
95647	Heating & Air Conditioning - Installation, Service, or Repair*	99975	Window Cleaning*
96053	House Furnishing Installation*	91584	Subcontracted Work - Industrial Use Buildings*
91581	Subcontracted Work - Not Buildings*	91585	Subcontracted Work - Other Buildings*
91583	Subcontracted Work - 1 or 2 Family Dwellings*		

PROGRAM HIGHLIGHTS

- Individually-owned and large companies both eligible - no payroll restrictions
- New ventures acceptable with one year of experience in trade
- Per project aggregates available - Blanket and Scheduled
- Automatic discounts for prior insurance and/or claim-free history
- Easily split payroll across multiple classes on one policy
- Excellent replacement for wholesale options
- 1099 employees rated at normal employee payroll rate for class
- Blanket CG 2010 AI included on all policies for no additional charge
- All policies include Blanket Waiver of Subrogation
- ZERO deductible option available
- Ability to quote insured subcontractors 50% or less - over 50% acceptable upon underwriting review
- Additional Insureds options are available online - Individual, Blanket, and Waivers of Subrogation
- Easily accessible and experienced underwriting staff
- Committed customer service and claims teams
- "A" rated AM Best option available

KEY PROGRAM FEATURES AND BENEFITS

- Admitted, direct bill program with easy online service,
- 2 minutes to quote, 5 minutes to issue
- Automatic online reinstatement within 7 days of cancellation (no-loss not required)
- Automatic renewals - no ACORD or new applications needed
- Ivans Download
- All policies include Blanket Waiver, Blanket CG 2010 for ongoing ops, Blanket CG 20 11 for all lessors of premises, and Blanket CG 2028 for all lessors of equipment
- \$10,000 medical payment limit
- \$300,000 damage to premises rented to you limit
- Excess liability available for most risks

INELIGIBLE RISKS AND OPERATIONS

- Any subcontracted work that is not specifically shown as an acceptable classification under this program
- Work involving automatic fire extinguishing systems, fire sprinkler systems, boilers, elevators or escalators
- Alarm monitoring work and work involving wood, coal or waste oil burning stoves
- Any building demolition, blasting, explosive materials used or demolition exposure contemplated
- Contractors with less than one year prior verifiable experience in the same line of work
- Work with asbestos containing material, EIFS work, and installation of insulation materials other than fiberglass or rock wool
- Sale or application of chemicals, herbicides/pesticides (application of over-the-counter materials acceptable)
- Work for petroleum or chemical facilities or any work with LPG or natural gas, unless specifically licensed for that type of work
- Any aircraft, railroad, watercraft or auto work
- Any bridge, dam, sewer, power line, street, highway, or road work
- Risks previously or currently named in any construction defect suit or claim
- Any cell phone, water, gas, oil tank or tower work or prefab steel work
- Any underpinning / foundation repair
- Risks that involve medical and/or industrial equipment
- Marine or marine-related work
- Roofing or roof-related work (acceptable for roofing contractors rated as such)
- Any exterior work over three stories in height
- Any crane, lift, or bucket truck use (unless approved in advance by the company)
- Plumbers eligible only as fully insured subcontractors

PAYMENT PLANS

Direct Bill: 4-pay monthly, 4-pay bi-monthly, 10-pay monthly. Premium finance accepted for qualified agencies.

UNDERWRITING ASSISTANCE

General appetite, eligibility, pricing discussions and risk review decisions.
Florida: 727.412.7739 | All Other States: 727.412.7738

PAYMENT OPTIONS

Checks, e-checks, credit cards, debit cards, (MasterCard, Visa, Discover).
Online payment recommended.