



**CGL Program for Artisan Contractors
Quick Reference Guide
WHY CYPRESS FOR CONTRACTORS?**

**Quote, Rate, Bind, Complete Apps & Get Certificates Immediately ONLINE*
Direct Bill / NO ACORDS TO COMPLETE**

Eliminates ALL Premium Financing Overhead & Expense
Competitive Rates – Limits to \$1,000,000/\$2,000,000

Admitted Carrier / Competitive Commission / Easy Renewal Process

Subject to underwriting approval and rating by ONLINE system
NO FLAT CANCELLATIONS

Texas Sample Policy Minimum Premiums for 1-man firms for classes below with 4 Pay Plan

<u>Liability Limits</u>	<u>100/200</u>	<u>300/600</u>	<u>500/1,000</u>	<u>1,000 / 2,000</u>
Total Annual Premium	\$590	\$640	\$690	\$740
Down Payment	\$215	\$228	\$240	\$253
Plus 3 Payments of	\$128	\$141	\$153	\$166

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

97220	Air Cooled Engine Service or Repair	97047	Landscape Gardening
91150	Appliance & Accessories Installation - Commercial	97050	Lawn Care Services
91315	Cable or Subscription TV - no fiber optics	97447	Masonry
91343	Carpentry - shop only	98111	Office Machines Installation and Service
92338	Drywall or Wallboard Installation	98305	Painting - Interior
92478	Electrical Work - within buildings	98344	Paperhanging
94569	Floor Covering Installation - carpet, not ceramic tile or stone	99008	Sign Painting / Lettering - Interior
95124	Furniture / Fixtures Installation	99080	Solar Energy Contractors
95233	Garbage, Ash or Refuse Collecting	99746	Tile, Stone, Marble, Mosaic or Terrazzo Work- Interior
96053	House Furnishing Installation	99650	TV or Radio Receiving Set Installation or Repair
96611	Interior Decorators	99827	Upholstery

THE FOLLOWING CLASSES HAVE SLIGHTLY HIGHER PREMIUMS FOR 1-MAN OPERATIONS

91111	Air Conditioning Systems Installation, Service or Repair	96410	Insulation Installation - Mineral
91155	Appliance & Accessories Installation - Household	96408	Insulation Installation - Plastic
91342	Carpentry	96816	Janitorial Services
91340	Carpentry Construction - Residential	98304	Painting - Exterior - 3 stories or less
91341	Carpentry - Interior	98449	Plastering or Stucco
91405	Carpet, Rug, Furniture, or Upholstery Cleaning - on customer premises	98488	Plumbing - RESIDENTIAL
91436	Ceiling or Wall Installation - Metal	98482	Plumbing - COMMERCIAL
99952	Cleaning Outside Surfaces by Water or Steam - includes pressure washing	91344	Remodeling
91560	Concrete Construction	98805	Septic Tank Systems - Cleaning Only
91629	Debris Removal / Construction Site Clean - Up	98967	Siding Installation (for wood siding use carpentry class)
91746	Door, Window Installation	98993	Sign Erection, Installation and Repair
92215	Driveway, Parking Area, Sidewalk Paving or Repaving	99004	Sign Painting / Lettering - Exterior
94276	Fence Erection (excl. security fencing around pools)	99505	Swimming Pool Servicing
95410	Grading of Land	99709	Tents or Canvas Goods - Erection, Removal, or Repair
95625	Handyperson	99955	Waterproofing (does not include pressure washing)
95647	Heating and Air Conditioning Installation Service or Repair	99975	Window Cleaning