

Vendors/Contractors Liability Program 2016-2017 Program Year









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Introduction



The purpose of this manual is to afford an overview of the Vendors/Contractors Insurance Program for March 1, 2016 to March 1, 2017.

This Vendors/Contractors Program was developed to meet the needs of the Public Entity Sector in assuring that there is insurance coverage in place for those situations when the Public Entity enters into a contract with a Contractor or Vendor. Coverage is provided for General Liability only. By offering this coverage, the Public Entities will have the advantage of being able to contract with qualified bidders. Previously, these Contractors could not participate as they often could not meet the Entity's minimum insurance requirements.

Should you have any questions or require assistance, please contact the Vendor/Contractor Program Account Representative at Alliant Insurance Services or via email at vcprogram@alliant.com

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(Specimen Policy Available Upon Request)



Program Advantages



FOR THE PUBLIC ENTITY:

- DEDICATED LIMITS FOR EACH CONTRACT
- SATISFIES CONTRACT MINIMUM GENERAL LIABILITY REQUIREMENTS
- PROGRAM HAS MANY PRE-APPROVED CLASSES – WHICH EXPEDITES CONTRACT ISSUANCE
- PUBLIC ENTITY AND ALL DEPARTMENTS, AGENCIES, DIRECTORS, OFFICERS AND EMPLOYEES ARE ADDED AS AN ADDITIONAL INSUREDS
- SIMPLE ENROLLMENT PROCESS
- NO CROSS LIABILITY EXCLUSION



FOR THE VENDOR / CONTRACTOR:

- PROGRAM HAS MANY PRE-APPROVED CLASSES – WHICH EXPEDITES CONTRACT ISSUANCE
- LOW PREMIUMS, LOW DEDUCTIBLES, MINIMAL PAPERWORK
- INCLUDES GENERAL CONTRACTORS AS INSURED (SUBJECT TO CONTRACTUAL OBLIGATIONS – HIRED BY PUBLIC ENTITY ONLY)
- NO PRIOR INSURANCE REQUIRED - NO NEED TO ALTER CURRENT INSURANCE PROGRAM, IF ANY
- PAYMENT BY CREDIT CARD TO SPEED UP THE CERTIFICATE RECEIPT PROCESS



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NOTE: COVERAGE IS AVAILABLE ONLY FOR SPECIFIC CONTRACTS WITH A PUBLIC ENTITY AND DOES NOT EXTEND TO OTHER WORK PERFORMED BY THE VENDOR/CONTRACTOR

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States available: Subject to approval.

Vendors/Contractors Liability Program
2016-2017 Program Summary

INSURANCE COMPANY: Maxum Indemnity Company

A.M. BEST RATING:* A- (Excellent), Financial Size VIII ($100 Million to $250 Million) *as of May 22, 2015*

STANDARD & POOR'S RATING:* Not Rated

CA / AZ / NV / OR STATUS: California Non admitted

COVERAGE TERM: March 1, 2016 to March 1, 2017

COVERAGE: Combined Single Limit of Liability for Bodily Injury and Property Damage Per Occurrence and Aggregate as shown in limits below:

- Contractor or Vendor as Named Insured
- Public Entity as Additional Insured
- General Contractor as Additional Insured (subject to contractual obligations – hired by public entity only)
- Includes 30 Day Notice of Cancellation to Public Entity

GENERAL LIABILITY LIMITS:

$1,000,000	General Aggregate Limit
$1,000,000	Products/Completed Operations Agg. Limit
$1,000,000	Personal and Advertising Injury Limit
$1,000,000	Each Occurrence Limit
$ 50,000	Fire Damage Limit (Any one fire)
$ 5,000	Medical Expense Limit (Any one person)

All Aggregates Apply Separately To Each Project

EXCLUDED CONTRACTS: Classes of business not listed in the Hazard Schedules are excluded unless approved by Carrier

DEDUCTIBLE: $1,000 Per Occurrence – Bodily Injury Liability and/or Property Damage Liability Combined

OPTIONAL COVERAGES:

$2,000,000	Limit of Liability at an additional 10% premium
$300,00	Fire Damage Increase for a flat fee of $250.00

**See last page for additional information*

Vendors/Contractors Liability Program
2016-2017 Program Summary

DEPOSIT PREMIUM:

None to implement the program. Full premium for each contract is due immediately and is to include all applicable taxes and fees plus a $60 Certificate Fee per enrolled contract.

$550	*Minimum premium*	**Purchase Orders $10,000 or less**
$650	*Minimum premium*	**Hazard I**
$700	*Minimum premium*	**Hazard II**
$850	*Minimum premium*	**Hazard III / Submit**
3.200%	*3/1/13-14 in addition to minimum premiums*	**State Taxes & Fees**

EXCLUSIONS & ENDORSEMENTS (Including but not limited to):

Please refer to the policy for full list of exclusions

- Service of Suit
- Service of Suit (CA & IL)
- Schedule of Forms & Endorsements
- Minimum Earned Premium Endorsement
- Nuclear Energy Liability Exclusions (Broad Form)
- Additional Insured – Owners, Lessees or Contractors
- Additional Insured – Managers or Lessors of Premises
- Additional Insured – designated Person or Organization
- Exclusion – Contractors Professional Liability
- Total Pollution Exclusion Endorsement
- Fungi or Bacteria Exclusion
- Exclusion of Certified Acts of Terrorism
- Designated Constructions Project – General Aggregate
- Additional Exclusions and Provisions Liability Insurance
- Deductible Liability Insurance
- Contractors Coverage Limitations
- Exclusion – Open Roof Condition

*See Policy for complete Endorsements and Exclusions

PLEASE NOTE:

Alliant Insurance Services, Inc. is providing this coverage on behalf of our Public Entity client and is not representing ourselves as an independent broker. Please contact a local broker for additional services.

Vendors/Contractors Liability Program
2016-2017 Program Summary

THIS SUMMARY IS FOR INFORMATION PURPOSES ONLY AND DOES NOT AMEND, EXTEND OR ALTER THE POLICY IN ANY WAY. PLEASE REFER TO THE POLICY FORM FOR COMPLETE COVERAGE AND EXCLUSION INFORMATION.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

*Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

NY REGULATION 194 DISCLOSURE

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation. The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Vendors/Contractors Liability Program
Procedure For Program Use – New Business

GENERAL LIABILITY SUBMISSIONS WILL TYPICALLY REQUIRE TWO BUSINESS DAYS FOR A QUOTATION

HOW TO OBTAIN A NEW QUOTE FOR A SPECIFIC VENDOR/CONTRACTOR:

1. Complete a current Quote/Bind Application (Use of an expired application could result in another application being required and could slow down the binding process)

2. Obtain a current copy of the contract, including the scope of work from the Vendor /Contractor. Coverage is contract specific. This means that the coverage is valid only for the contract period up to one year. If the contract extends beyond one year additional coverage will need to be purchased. See Renewal section for additional details.
   - Purchase Orders are acceptable as long as they provide a detailed scope of work

3. Classify the contract in accordance with the Schedule of Hazard Classes.

4. Calculate the premium, based on the contract value, using the rate schedule. **Please be sure to add taxes, fees and certificate fee and use the most current Quote/Bind Application. This application will show the current fees and any updated Program information**

5. Fax the "Request to Bind / Quote Coverage" to the Account Representative at Alliant Insurance Services at 619-699-0902 or 619/699-0907 or email to vcprogram@alliantinsurance.com

6. Alliant Insurance Services, Inc. will confirm premium and eligibility. The application will be forwarded to the underwriter for approval, and if accepted, a certificate of insurance will be issued. Professional liability may be required depending on scope of services. **Please be sure when you request binding coverage as flat cancellations are not allowed**

7. Public Entity collects premium from the Vendor / Contractor unless payment is by credit card

8. Public Entity remits premium payment to Alliant Insurance Services no later than twenty (20) days following the date of the invoice. Please remit payment to:

   Alliant Insurance Services, Inc
   PO Box 6450
   Newport Beach, CA 92658-6450

9. Certificate of Insurance is issued by the insurance company and mailed to the Public Entity and Vendor / Contractor upon receipt of the payment. Please note that that the use of the credit card payment function will speed up the certificate delivery process.

Note: Coverage will be bound when payment is received in full.

GENERAL LIABILITY SUBMISSIONS WILL TYPICALLY REQUIRE TWO BUSINESS DAYS FOR A QUOTATION

HOW TO OBTAIN A RENEWAL QUOTE FOR A SPECIFIC VENDOR/CONTRACTOR:

1. Complete a current Quote/Bind Application (Use of an expired application could result in another application being required and could slow down the binding process)
   - You may be solicited by Alliant up to 90 days prior to contract expiration for possible renewal
   - Please be encouraged to contact Alliant directly when the contract has been renewed or extended
   - If there is an extended lapse in time between the completion of the prior work and the start of the new work, even if it is the same scope of services, a *new* contract may be required

2. Obtain a copy of the renewal contract, including scope of work from the Vendor / Contractor.

3. If the contract is extended, an amendment to the original contract is required. The contract and/or amendment must show the new contract period

4. If the original contract is for a period of time less than one year and the extension extends the contract beyond one year, the coverage can only be written on an annual term. The premium will be recalculated based on the new contract amount. Another policy will be written for the contract period beyond the one year and the correct premium will apply.
   - Please note that if the contract value falls under the minimum premium then the original minimum premium paid will apply

EXAMPLE:

• $10,000 Contract for Carpet Cleaning 1/1/09 to 4/1/09 • Carpet Cleaning listed as Hazard II Class • Rate is 3.0% of $10,000 ($600), subject to $700 min premium	$700.00 $ 22.58 $100.00 $822.58	Minimum Premium Surplus Lines Taxes & Fees Certificate Fee Total Cost
• Contract is extended to 1/1/10 with a $20,000 increase in contract value from $10,000 to $30,000 • Hazard II Class remains the same • Rate is 3.0% of $30,000 for $900 less $700 paid	$200.00 $ 6.45 $206.45	Additional Premium Surplus Lines Taxes & Fees Total Cost

Please follow steps 3-9 under the New Business section on the prior page

2016-17 VENDORS / CONTRACTORS REQUEST TO:
☐BIND COVERAGE ☐QUOTE COVERAGE

(No Flat Cancellations – Please Be Sure Of Request To Bind.)

Vendors / Contractors Program - Complete and return to Alliant to Quote / Binding

Attention: Vendor/Contractors Program Account Representative Fax: (619) 699-09092 or (619) 699-0907 or email to vcprogram@alliantinsurance.com

GL COVERAGE NOT IN FORCE UNTIL A CERTIFICATE OR BINDER IS RECEIVED FROM COMPANY

Date: _____/_____/_____ Please bind the above account effective _____/_____/_____

Public Entity: _____ Fax Number:_____
Contact:_____ Ph Number: _____Email: _____

Vendor/Contractor:_____

Vendor / Contractor Mailing Address:_____
_____

Description of Contract:_____ Contract Value: _____

Scope of Work: _____

Term of Contract: From: _____ To: _____

___ General Aggregate Increase to $2 Million Limit for a 10% additional premium 10% (taxes/all fess not included
___ Fire Damage Increase (Non Premises Liability Risk) $300K for a $250 flat fee (taxes/all fees not included)

Premises Liability Only Risk (automatically increases Fire Damage Limit to $300,000). Please select square foot (sq ft) option below. Fees charged are flat and do not taxes and all fees.
_____ 0-500 sq ft - $500 _____ 501-1000 sq ft - $650 _____ 1001-1500 sq ft - $800

	Total Policy Premium:	**$**
PREMIUM SUBJECT TO UNDERWRITING VERIFICATION	**State Tax & Stamping Fee (3.225%):**	**$**
	Certificate Fee:	**$ 60.00**
Payment can now be made by Credit Card	**Total Amount Due:**	**$**

PLEASE SUBMIT A COPY OF THE CONTRACT INCLUDING SCOPE OF BUSINESS

For Consultants who are required to have Professional Liability, Alliant will notify you during the quoting process for coverage. If Professional Liability is already in place, please provide a copy of the declaration page. Professional Liability submissions are not part of the program and are an outside placement. With a completed application, contract and scope of services the quoting process can take approximately 4-6 weeks. The premium will be determined by the operations and revenue.

THERE ARE NO FLAT CANCELLATIONS ALLOWED IN THIS PROGRAM

SAMPLE

Vendors/Contractors Liability Program
Eligibility List for 2016-2017

HAZARD I CLASSES:

Minimum Premium $650 ***(not including taxes & fees)***
2.0% of the Contract value on Contracts under $50,000
Contracts $50,000 - $150,000 2.0% of Contract Value but Must Submit for Approval

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These are providers of goods and services that are, by their nature, considered to have minimal exposure.

- Auctioneers (no livestock) – Professional Liability Required
- Bingo Games
- Bookbinding
- Curator
- Data Entry
- Draftsmen
- Electronic Data Processing
- Engraving
- Event Coordinator (subject to underwriting approval on size & type of event) – Professional Liability may be required
- Express Company (no hazardous materials, no bicycle or motorcycle delivery)
- K9 Training / Dog Training
- Laundries
- Mailing /Addressing Companies (no blast faxing or very large bulk mailing –must submit for approval and could move to a higher hazard group)
- Master of Ceremony
- Notary Services – Professional Liability Required
- Office Machine Service / Repair / Installation
- Paper Products Distributors
- Photographers / Video
- Photo Copy Services
- Printers
- Recording Secretary (record meeting notes/minutes, resumes, etc.)
- Teaching / Instructor / Training
- Telephone Answering Services – Professional Liability Required
- Trailer Park Management (subject to duties performed and could move to a higher hazard group)
- Transcribers – Professional Liability Required
- Uniform Suppliers
- Vending Machine Operations

Underwriting has the authority to move any increase in exposure to another Hazard Group

Vendors/Contractors Liability Program
Eligibility List for 2016-2017

HAZARD II CLASSES:

Minimum Premium $700 ***(not including taxes & fees)***
3.0% of the Contract value on Contracts under $50,000
Contracts $50,000 - $150,000 3.0% of Contract Value but Must Submit for Approval

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These are providers of goods and services that are, by their nature, considered to have low to medium exposure.

- Artist (mural / sculptures not to exceed 3 stories)
- Carpet Cleaning / Installation
- Caretaker
- Caterers
- Chimney Cleaning
- Communications Equipment Installation
- Debris Removal
- Decorating / Interior Design (with space planning) – Professional Liability Required
- Decorating / Interior Design (without space planning)
- Distributors – Not Food / Drink (submit for approval)
- Furniture / Fixture Installation / Repair
- Graffiti Removal
- Janitorial Service (no floor waxing)
- Locksmiths (No jails, courts, etc.)
- Metal Erection (artistic / decorative)
- Parking Lot Sweeping
- Pet Waste Removal
- Power-washing
- Sign Painting and Lettering (not to exceed 2 stories)
- Telephone Cable Installation
- Temporary Employment Agencies – Clerical Only
- Window Cleaning – Interior / Exterior (exterior not to exceed 3 stories)

Underwriting has the authority to move any increase in exposure to another Hazard Group

Vendors/Contractors Liability Program
Eligibility List for 2016-2017

HAZARD III CLASSES:

Minimum Premium $850 ***(not including taxes & fees)***
3.0% of the Contract value on Contracts up to $150,000
Must Submit All for Approval

These are providers of goods and services that are, by their nature, considered to have higher exposure.

Applications must be submitted to the company for approval.

- Accountant – Professional Liability Required
- Advertising Agencies – Professional Liability Required
- Alarm Installation / Service / Repair (No jails, courts, etc.)
- Appliances and Accessories-Installation / Service / Repair
- Artist (anything over 3 stories)
- Cabinet Makers
- Cable Installers (within buildings) or Telephone Installation
- Carpentry
- Carpet Cleaning & Installation
- Ceiling or Wall Installation – Metal
- Communications Equipment Installation (non emergency only)
- Computer Technology Consultants - Software (including training) - Professional Liability Required
- Concrete Construction including Stamping (no foundation work)
- Conduit Construction (within buildings)
- Consultants (Professional Liability may be required depending on type of work)
- Distributors (food or drink)
- Door, Window or Assembled Millwork Installation – Metal
- Drywall or Wallboard Installation
- Electrical Apparatus Installation / Service / Repair
- Electrical Work (within buildings)
- Employment Agencies – Professional Liability Required
- Fence Erection Contractors
- Fence Installation or Repair
- Fire Extinguisher Service
- Floor Covering Installation
- Freight Forwarders
- Glass Installation (no window installation)
- Greenhouse Erection
- Handyman
- Heating and Air Conditioning Installation / Service / Repair
- Landscaping / Lawn Mowing / Tree Trimming / Gardening
- Masonry Work
- Modular Building Erection
- Multiple Listing Services – Professional Liability Required
- Painting Interior / Exterior (exterior not to exceed 3 stories)
- Paperhanging / Wallpapering
- Penal / Correctional Facilities (No inmate interaction)
- Plumbing
- Rental Companies (no contractor's equipment)
- Sheet Metal Work
- Temporary Employment Agencies
- Tile, Stone, Marble Installation
- Window Decorating

PURCHASE ORDERS IN LIEU OF CONTRACTS

Minimum Premium $550 ***(not including taxes & fees)***
On any Hazard Class

A detailed scope of work is required

Any purchase order over $10,000 will not be accepted in this rating class and must have a formal contract and subject to program Hazard Classes and rating.

If there is a contract under $10,000 the program Hazard Classes and rating apply.

INELIGIBLE CLASSIFICATIONS

- Aircraft Service or Maintenance
- Airport Control Tower Construction / Service / Repair
- Airport Control Tower Equipment Installation / Service / Repair
- Airport Runway or Warming Apron Construction / Service / Repair
- Airport Security
- Ambulance Services
- Architects & Engineers
- Blasting Operations
- Boat or Ship Building
- Bridge or Elevated Highway Construction
- Building Structure Raising or Moving
- Caisson or Cofferdam Work
- Cement & Concrete Flat Work
- Child / Minor Services
- Collection Agencies
- Construction of Building (more than one story)
- Demolition
- Dredging
- Drilling
- Earthquake Retrofitting (not to include repair or debris removal)
- Electric Light or Power Line Construction
- Elevator Repair / Service / Installation
- Emergency Medical Services Assistants
- Emergency or Rescue Services
- Emergency Preparedness Planning
- Environmental Services
- Excavation
- Fire Proofing
- Fire Suppression Systems Installation / Service / Repair
- Garbage / Ash / Refuse Collection (not applicable to janitorial operations)
- Gas Mains or Connection Construction
- Grading of Land
- Internet Service Providers
- Lie Detector Technician / Polygraph Examiners
- Medical Related (consultants with or without professional liability)
- Metal Work or Erection – Structural or Load Bearing
- Pest Control
- Pier or Dock Construction
- Pile Driving
- Pipeline Construction or Installation
- Playground Equipment Installation / Repair
- Process Services
- Railroad Construction or Repair
- Residential Construction
- Security Guards
- Sewer Main or Storm Drain Construction
- Shuttle Bus Terminal Coverage
- Steam Mains or Connections Construction
- Street / Road / Highway Construction / Paving / Repaving
- Surveillance / Investigation
- Tank Construction or Installation
- Tow Truck Companies
- Underpinning of Buildings or Structures/Foundation Repair
- Veterinarian Services
- Water or Sewer Main Construction
- Water Tank Installation / Repair
- Water Treatment
- Web-site Designers

CANCELLATIONS

- A minimum premium applies in the Vendors/Contractors Program
- The minimum premium in the program cannot be pro-rated
- Flat Cancellations are not allowed
- Please be very sure of your request to bind coverage as you, the Public Entity, will be responsible for the premium payment

Vendors/Contractors Liability Program
2016-2017 Rate Schedule

HAZARD I CLASSES:	Subject to a $650 Minimum Premium
Contract Value Under $50,000	2.0% of Contract Value
Contract Value $50,000 to $150,000	2.0% of Contract Value - Submit for approval
HAZARD II CLASSES:	Subject to a $700 Minimum Premium
HAZARD III CLASSES:	Subject to a $850 Minimum Premium – Submit All For Approval
Contract Value Under $50,000	3.0% of Contract Value
Contract Value $50,000 to $150,000	3.0% of Contract Value – Submit for approval

PURCHASE ORDERS:

- Subject to a $550 Minimum Premium
- Must be $10,000 and under in value
- If over $10,000 a contract is required and will be rated in the correct Hazard Class

ADDITIONAL CHARGES

Surplus Lines Taxes and Fee:	3.225% of premium is charged on all contracts *(effective 1/1/09-10)*
Certificate Fee	$60.00 flat charge per contract

ADDITIONAL OPTIONS

General Aggregate Increase to $2,000,000	10% of the Premium (subject to taxes/fees)
Non Premises Liability risks can increase the Fire Damage Limit from $50,000 to $300,000	$250.00 flat charge (subject to taxes/fees)
Primary & Non-Contributory	$100.00 flat charge (subject to taxes/fees)

RATING EXAMPLE:

• $20,000 Contract for Carpet Cleaning • Carpet Cleaning listed as Hazard II Class • Rate is 3.0% of $20,000 ($600), subject to $700 min premium	$700.00 $ 22.58 $100.00 $822.58	Minimum Premium Surplus Lines Taxes & Fees Certificate Fee Total Cost

PREMISES LIABILITY ONLY RISKS

This coverage increases the current Fire Damage Limit from $50,000 to $300,000

0-500 sq ft	$500.00 Flat Fee (not include taxes/fees)
501-1000 sq ft	$650.00 Flat Fee (not include taxes/fees)
1001-1500 sq ft	$800.00 Flat Fee (not include taxes/fees)
Over 1501 sq ft	Not eligible for this program

NOTE:

- **TAXES AND ALL FEES MUST BE ADDED TO EACH CONTRACT**
- **NO BINDING WITHOUT PRIOR APPROVAL**

Vendors/Contractors Liability Program
2016-2017 Rating & Limits

RATING

Minimum Premium:	$550 (*not including taxes & fees)*	Purchase Orders $10,000 or less
	$650 (*not including taxes & fees)*	Hazard I Class
	$700 (*not including taxes & fees)*	Hazard II Class
	$850 (*not including taxes & fees)*	Hazard III – Submit Class
Rating Percentage:	2.0% of Contract Value	Hazard I Class
	3.0% of Contract Value	Hazard II & III
Contract Value:	Up to $50,000 $50,000 to $150,000 Submit for Approval	
Deductible:	$1,000 per Claim on Bodily Injury / Property Damage Liability Combined	
General Aggregate Increase:	10% of the Premium *(subject to taxes/fees)*	
Fire Damage Increase:	$250 *(not including taxes & fees)*	
Primary & Non-Contributory:	$100 *(not including taxes & fees)*	
Premises Liability Risks Only:	$500 *(not including taxes & fees)*	0-500 sq ft
	$650 *(not including taxes & fees)*	501-1000 sq ft
	$800 *(not including taxes & fees)*	1001 – 1500 sq ft
This General Liability Coverage Excludes Professional Liability		

GENERAL LIABILITY LIMITS

$1,000,000	General Aggregate Limit *(higher limit may be purchased)*
$1,000,000	Products Completed Operations Aggregate Limit
$1,000,000	Personal & Advertising Injury Limit
$1,000,000	Each Occurrence Limit
$ 50,000	Fire Damage Limit (Any One Fire) *(higher limit may be purchased)*
$ 5,000	Medical Expense Limit (Any One Person)
All Aggregates Apply Separately To Each Project	

Vendors/Contractors Liability Program
Credit Card Payment Authorization

Vendors / Contractors Information

Vendor Name:

Public Entity Name:

GL or PL Premium: $ Premium must match Credit Card Total below

Premium must include **ALL** taxes & fees

A different authorization form MUST be completed for each type of coverage (GL and/or PL)

Payment Information

Type of Credit Card: ☐ Master Card ☐ Visa

Credit Card Number:

Expiration Date: (MM/DD/YY)

Name on Credit Card: **Please print legibly**

Company Name:

Individual Name: Last:

First:

Billing Address:

City, State, Zip:

Credit Card Total: $ Credit Card Total must match above Premium

Cardholder Signature:

Date:

Cardholder acknowledges receipt of goods and/or services in the amount of the Total shown hereon and agrees to perform the obligations set forth in the cardholder's agreement with the issuer.

Refund Policy: All transactions in this program are subject to a minimum premium and flat cancellations are not allowed. Any premium refunds will be returned by an Alliant Insurance Services, Inc. check

Fax completed information to: 619-699-0902 or 619-699-0907 /
Send email to vcprogram@alliant.com

Vendors/Contractors Liability Program
GL Forms & Endorsements List 2016-2017

FORMS

WHI20	0295A	Common Policy Declarations
WHI20	0399A	Schedule of Forms & Endorsements
WHI20	0402A	Named Insured Schedule
WHI20	0106	Change Endorsement
WHI20	0117	Service of Suit
WHI20	0124	Service of Suit (CA & IL)
WHI20	0478	Amendment of Common Policy Conditions (All states except AK, AZ, AR, CT, FL, IN, IA,ME,MT,OK,PA.SC, WA)
WHI21	0296A	General Liability Coverage Declaration
WHI21	0300A	General Liability Supplemental Declaration
WHI21	0128	Deductible Liability Insurance (Mandatory if deductible is being applied)
WHI21	0149	Open Roof Exclusion
WHI21	0177	Exclusion – Overspray
WHI21	0194	Combined Special Provisions Liability Insurance
WHI21	0261	Subcontractors Warranty
WHI21	0395	Property Damage Extension – Care, Custody and Control Janitorial Services Fill In $5,000
WHI21	0421	Lost Key (Janitorial Services Only Fill- In $5,000)
WHI21	0455	Total Exclusion – Habitational New Construction (Mandatory on CA Residential General Contractors Business)
WHI21	0467	Non-Stacking of Limits Endorsement
WHI21	0475	Limited Exclusion – Habitational New Construction (Does not apply to selected Artisans. Does not apply to 100% Commercial Contractors)
WHI21	0479	Additional Insured – Owners, Lessees, Contractors (Replaces CG2010)

CG0001		General Liability Coverage Form
CG0068		Recording/Distribution of Materials/Info
CG2028		Additional Insured – Lessor of Leased Equipment
CG2037		Additional Insured – Lessees or Contractors – Completed/Operations (Commercial Projects Only – Submit to Western Heritage)
CG2139		Contractual Liability Limitation
CG2149		Total Pollution Exclusion Endorsement
CG2167		Fungi or Bacteria Exclusion
CG2170		Cap on Losses - Certified Acts of Terrorism
CG2173		Exclusion Certified Acts – Other Terrorism
CG2186		Exclusion – Exterior Insulation and Finishing Systems
CG2196		Silica or Silica-Related Dust Exclusion
CG2279		Exclusion-Contractors Professional Liability
CG2294		Exclusion – Damage to Work - Subcontractor
CG2503	0397	Designated Construction Project – General Aggregate

IL0017		Common Policy Conditions
IL0021		Nuclear Energy Exclusions
IL1201	1185	Policy Changes – Various Amendments
IL1201	1185	Primary and Non-Contributory Endorsement (may be added at an additional premium)

PNAP 001	0109	Notice to Policyholders - OFAC
PNAP 003	0108	Notice to Policyholders - Fraud
SSAP 401	0308	Change Endorsement / Hazard Schedules
SSAP 402	0308	Minimum Earned Premium Endorsement
SSMP 600	0308	Organic Pathogen Exclusion
SSGL 001	1207	CGL Declaration
SSGL 002	1207	CGL Supplemental Declaration
SSGL 402	0608	Additional Exclusions and Provisions Liability Insurance
SSGL 404	0308	Liability Deductible Endorsement
SSGL 600	0308	Exclusion Exterior Insulation and Finish Systems
SSGL 601	0308	Contractors Coverage Limitations
SSGL 603	0308	Demolition Exclusion
SSGL 611	0508	Exclusion – Designated Work-All Residential Construction
SSGL 613	0308	Subcontractors Warranty
SSGL 623	1108	Exclusion – Lead, Asbestos and Silica
SSGL 624	1108	Exclusion – Subsidence of Land
SSGL 625	1108	Exclusion – Punitive or Exemplary Damages
SSGL 626	1108	Exclusion – Assault and Battery
SSGL 627	1108	Exclusion - Abuse or Molestation
SSGL 628	1108	Exclusion - Employment Related Practices
SSGL 629	1108	Exclusion – Other Insurance (Excess Coverage)
SSGL 630	1108	Amendment of Liability Premium Conditions
SSGL 633	0110	Exclusion – Designated Roofing Operations