



Vendors/Contractors  
Liability Program  
2010-2011 Program Year



Alliant Insurance Services, Inc.  
1301 Dove Street, Suite 200  
Newport Beach, CA 92660  
Toll Free: 1-800-821-9283 ~ (949)756-0271  
vcprogram@alliantinsurance.com  
www.alliantinsurance.com

## Introduction

The purpose of this manual is to afford an overview of the Vendors/Contractors Insurance Program for January 1, 2010 to January 1, 2011.

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@alliantinsurance.com](mailto:vcprogram@alliantinsurance.com)



### **Vendors/Contractors Program**

PO Box 6450, Newport Beach, California 92658 \* (800) 821-9283 Fax (619) 699-0902 or (619)699-0907  
Lic #0C36861 \* [www.alliantinsurance.com](http://www.alliantinsurance.com)

# Table of Contents

<b><u>GENERAL LIABILITY</u></b>	<b><u>PAGE</u></b>
Program Advantages	1
Program Outline	2
Procedures for Program Use – New Business	5
Procedures for Program Use – Renewal Business	6
Quote / Bind Application	7
Hazard / Submit Classes	8
Purchase Orders	11
Ineligible Classifications	12
Cancellation	13
Rate Schedule	14
Rating & Limits	16
Credit Card Authorization Form	17
GL Forms & Endorsement List	18

(Specimen Policy Available Upon Request)



## **Vendors/Contractors Program**

PO Box 6450, Newport Beach, California 92658 \* (800) 821-9283 \* Fax (619) 699-0902 or (619)699-0907  
Lic #0C36861 \* [www.alliantinsurance.com](http://www.alliantinsurance.com)

# 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

\*\*\*\*\*

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

\*\*\*\*\*

**States available: CA, AZ, NV and OR**



## Vendors/Contractors Liability Program 2010-2011 Program Outline

---

<b>INSURANCE COMPANY:</b>	Catlin Specialty Insurance Company
<b>A.M. BEST RATING:*</b>	A (Excellent), Financial Size XV (\$2 Billion or greater) <i>affirmed as of September 1, 2009</i>
<b>STANDARD &amp; POOR'S RATING:*</b>	A (Strong), <i>pulled on November 25, 2009</i>
<b>CA / AZ / NV / OR STATUS:</b>	Non admitted
<b>COVERAGE TERM:</b>	January 1, 2010 to January 1, 2011
<b>COVERAGE:</b>	Combined Single Limit of Liability for Bodily Injury and Property Damage Per Occurrence and Aggregate as shown in limits below: <ul style="list-style-type: none"><li>• Contractor or Vendor as Named Insured</li><li>• Public Entity as Additional Insured</li><li>• General Contractor as Additional Insured (subject to contractual obligations – hired by public entity only)</li><li>• Coverage is primary and noncontributory</li><li>• Includes 30 Day Notice of Cancellation to Public Entity</li></ul>
<b>GENERAL LIABILITY LIMITS:</b>	\$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)
	<b>All Aggregates Apply Separately To Each Project</b>
<b>EXCLUDED CONTRACTS:</b>	Classes of business not listed in the Hazard Schedules are excluded unless approved by Carrier
<b>DEDUCTIBLE:</b>	\$1,000 Per Occurrence – Bodily Injury Liability and/or Property Damage Liability Combined

*\*See last page for additional information*

## Vendors/Contractors Liability Program 2010-2011 Program Outline

### 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**

**3.225%**     *1/1/09-10 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**

- ◆ Notice to Policyholder – OFAC
- ◆ Notice to Policyholder – Fraud Warning
- ◆ Service of Suit
- ◆ 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 – Designated Professional Services
- ◆ Contractual Liability Limitation
- ◆ Total Pollution Exclusion Endorsement
- ◆ Exclusion – Designated Ongoing Operations
- ◆ Fungi or Bacteria Exclusion
- ◆ Exclusion of Certified Acts of Terrorism
- ◆ Designated Construction Project – General Aggregate
- ◆ Organic Pathogen Exclusions
- ◆ Additional Exclusions and Provisions Liability Insurance
- ◆ Liability Deductible Endorsement
- ◆ Contractors Coverage Limitations
- ◆ Exclusion – Open Roof Condition

### 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 2010-2011 Program Outline

---

THIS PROPOSAL 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.alliantinsurance.com](http://www.alliantinsurance.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](http://www.ambest.com). For additional information regarding insurer financial strength ratings visit Standard and Poor's website at [www.standardandpoors.com](http://www.standardandpoors.com).

To learn more about companies doing business in California, visit the California Department of Insurance website at [www.insurance.ca.gov](http://www.insurance.ca.gov).

## 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](mailto: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  
Driver Specialty Group  
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 is effective at the time of binding, per the Public Entity's request. The Certificate of Insurance will not be released until payment is received by Alliant Insurance Services.**

## Vendors/Contractors Liability Program Procedure For Program Use - Renewal Business

### 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:

<ul style="list-style-type: none"> <li>• \$10,000 Contract for Carpet Cleaning 1/1/09 to 4/1/09</li> <li>• Carpet Cleaning listed as Hazard II Class</li> <li>• Rate is 3.0% of \$10,000 (\$600), subject to \$700 min premium</li> </ul>	\$700.00 \$ 22.58 <u>\$ 60.00</u> \$782.58	Minimum Premium Surplus Lines Taxes & Fees Certificate Fee Total Cost
<ul style="list-style-type: none"> <li>• Contract is extended to 1/1/10 with a \$20,000 increase in contract value from \$10,000 to \$30,000</li> <li>• Hazard II Class remains the same</li> <li>• Rate is 3.0% of \$30,000 for \$900 less \$700 paid</li> </ul>	\$200.00 <u>\$ 6.45</u> \$206.45	Additional Premium Surplus Lines Taxes & Fees Total Cost

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



## Vendors/Contractors Liability Program Eligibility List for 2010-2011

---

### **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**

---

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 2010-2011

---

### **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**

---

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 2010-2011

### 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

Vendors/Contractors Liability Program  
Eligibility List for 2010-2011

---

**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.**

## Vendors/Contractors Liability Program Eligibility List for 2010-2011

### INELIGIBLE CLASSIFICATIONS

<ul style="list-style-type: none"> <li>• Aircraft Service or Maintenance</li> <li>• Airport Control Tower Construction / Service / Repair</li> <li>• Airport Control Tower Equipment Installation / Service / Repair</li> <li>• Airport Runway or Warming Apron Construction / Service / Repair</li> <li>• Airport Security</li> <li>• Ambulance Services</li> <li>• Architects &amp; Engineers</li> <li>• Blasting Operations</li> <li>• Boat or Ship Building</li> <li>• Bridge or Elevated Highway Construction</li> <li>• Building Structure Raising or Moving</li> <li>• Caisson or Cofferdam Work</li> <li>• Cement &amp; Concrete Flat Work</li> <li>• Child / Minor Services</li> <li>• Collection Agencies</li> <li>• Construction of Building (more than one story)</li> <li>• Demolition</li> <li>• Dredging</li> <li>• Drilling</li> <li>• Earthquake Retrofitting (not to include repair or debris removal)</li> <li>• Electric Light or Power Line Construction</li> <li>• Elevator Repair / Service / Installation</li> <li>• Emergency Medical Services Assistants</li> <li>• Emergency or Rescue Services</li> <li>• Emergency Preparedness Planning</li> <li>• Environmental Services</li> <li>• Excavation</li> <li>• Fire Proofing</li> <li>• Fire Suppression Systems Installation / Service / Repair</li> </ul>	<ul style="list-style-type: none"> <li>• Garbage / Ash / Refuse Collection (not applicable to janitorial operations)</li> <li>• Gas Mains or Connection Construction</li> <li>• Grading of Land</li> <li>• Internet Service Providers</li> <li>• Lie Detector Technician / Polygraph Examiners</li> <li>• Medical Related (consultants with or without professional liability)</li> <li>• Metal Work or Erection – Structural or Load Bearing</li> <li>• Pest Control</li> <li>• Pier or Dock Construction</li> <li>• Pile Driving</li> <li>• Pipeline Construction or Installation</li> <li>• Playground Equipment Installation / Repair</li> <li>• Process Services</li> <li>• Railroad Construction or Repair</li> <li>• Residential Construction</li> <li>• Security Guards</li> <li>• Sewer Main or Storm Drain Construction</li> <li>• Shuttle Bus Terminal Coverage</li> <li>• Steam Mains or Connections Construction</li> <li>• Street / Road / Highway Construction / Paving / Repaving</li> <li>• Surveillance / Investigation</li> <li>• Tank Construction or Installation</li> <li>• Tow Truck Companies</li> <li>• Underpinning of Buildings or Structures/Foundation Repair</li> <li>• Veterinarian Services</li> <li>• Water or Sewer Main Construction</li> <li>• Water Tank Installation / Repair</li> <li>• Water Treatment</li> <li>• Web-site Designers</li> </ul>
---	---

## Vendors/Contractors Liability Program Eligibility List for 2010-2011

---

### 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 2010-2011 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

Non Premises Liability risks can increase the Fire Damage Limit from \$50,000 to \$300,000 \$250.00 flat charge (subject to taxes/fees)

### RATING EXAMPLE:

<ul style="list-style-type: none"> <li>• \$20,000 Contract for Carpet Cleaning</li> <li>• Carpet Cleaning listed as Hazard II Class</li> <li>• Rate is 3.0% of \$20,000 (\$600), subject to \$700 min premium</li> </ul>	<p>\$700.00</p> <p>\$ 22.58</p> <p><u>\$ 60.00</u></p> <p>\$782.58</p>	<p>Minimum Premium</p> <p>Surplus Lines Taxes &amp; Fees</p> <p>Certificate Fee</p> <p>Total Cost</p>
--	--	---

## Vendors/Contractors Liability Program 2010-2011 Rate Schedule - Continued

---

### **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 2010-2011 Rating & Limits

### RATING

Minimum Premium:	\$550 <i>(not including taxes &amp; fees)</i>	Purchase Orders \$10,000 or less
	\$650 <i>(not including taxes &amp; fees)</i>	Hazard I Class
	\$700 <i>(not including taxes &amp; fees)</i>	Hazard II Class
	\$850 <i>(not including taxes &amp; fees)</i>	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	
Premises Liability Risks Only:	\$500 <i>(not including taxes &amp; fees)</i>	0-500 sq ft
	\$650 <i>(not including taxes &amp; fees)</i>	501-1000 sq ft
	\$800 <i>(not including taxes &amp; fees)</i>	1001 – 1500 sq ft
This General Liability Coverage Excludes Professional Liability		

### GENERAL LIABILITY LIMITS

\$1,000,000	General Aggregate Limit <i>(higher limit may be purchased)</i>
\$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) <i>(higher limit may be purchased)</i>
\$ 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.

<b>Refund Policy:</b>	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@alliantinsurance.com**

## Vendors/Contractors Liability Program GL Forms & Endorsements List 2010-2011

### FORMS

ABAP 001	0608	Common Policy Declaration
ABAP 302	1007	Schedule of Forms & Endorsements
ABAP900CA	1008	Service of Suit
CG0001	1204	Commercial General Liability Coverage Form
CG2010	0704	Additional Insured – Owners, Lessees or Contractors
CG2011	0196	Additional Insured – Managers or Lessors of Premises
CG2116	0798	Exclusion – Designated Professional Services
CG2026	0704	Additional Insured – Designated Person or Organization
CG2139	1093	Contractual Liability Limitation
CG2149	0999	Total Pollution Exclusion Endorsement
CG2153	0196	Exclusion – Designated Ongoing Operations
CG2167	1204	Fungi or Bacteria Exclusion
CG2173	0108	Exclusion of Certified Acts of Terrorism
CG2503	0397	Designated Construction Project – General Aggregate
IL0017	1198	Common Policy Conditions
IL0021	0908	Nuclear Energy Liability Exclusions (Broad Form)
IL1201	1185	Policy Changes – Various Amendments
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 ( <b>removed 2010</b> )
SSGL 404	0308	Liability Deductible Endorsement
SSGL 601	0308	Contractors Coverage Limitations
SSGL 608	0508	Exclusion – Open Roof Condition
SSGL 609	0508	Overspray Property Damage Exclusion
SSGL 611	0508	Exclusion – Designated Work-All Residential Construction <b>Below added as of 2010</b>
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