

**UTICA FIRST INSURANCE  
COMPANY**

**ARTISANS PROGRAM**

**NEW JERSEY**

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**TABLE OF CONTENTS**

**RULES**

Eligibility  
Program Description  
Policywriting Instructions  
Definitions  
Premium Modifications  
Deductibles  
Premium Development  
Property Coverage Options  
Liability Coverage Options  
Classification  
Individual Risk Premium Modification

**CLASSIFICATIONS**

**TERRITORIAL DEFINITIONS**

**RATING INFORMATION**

**INTRODUCTION**

This manual contains rules, classifications, and rating information for writing policies that cover the property and liability exposures related to businesses.

Refer to the company for artisans coverages not available through this manual. Special rules, rates, forms, or endorsements filed by or on behalf of the company apply in lieu of those referred to in this manual.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY  
INDEX**

**Rules Page**

Accounts Receivable .....	23
Actual Cash Value .....	20
Additional Insureds - Liability .....	32
Additional Premium Changes .....	8
Aggregate Limits .....	31
Aggregate Limits of Insurance - Per Project .....	38
Artisans Property Additional Coverage Endorsements .....	20
Automatic Increase .....	20
Back Up of Sewers and Drains .....	22
Basic Limits .....	4
Building Construction Classifications .....	11
Business Personal Property - Off Premises .....	20
Care, Custody, or Control Exception .....	35
Cancellation .....	7
Classification .....	40
Collapse Property Damage Exclusion - Liability .....	36
Computers .....	24
Condominium Unit - Owners .....	10
Continuous Policies .....	7
Contractors Equipment .....	21
Contractual Liability Limitation .....	37
Coverage Descriptions - Principal Coverages .....	3
Cross Liability Exclusion .....	38
Deductibles .....	14
Definitions	
Fire Protection Classifications .....	11
Building Construction Classifications .....	11
Sprinklered Property .....	12
Designated Premises or Operations Exclusion .....	38
Designated Premises or Project Limitation .....	38

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**Rules Page**

Earthquake .....	26
Construction Classifications.....	26
Premium Modifications .....	29
Deductible.....	30
Premium Calculation.....	30
Eligibility .....	1
Employee Dishonesty.....	22
Employee Definition Redefined - Liability .....	37
Endorsements .....	6
Explosion Property Damage Exclusion - Liability .....	36
Factors or Multipliers .....	16
Fire Protection classifications .....	11
Fire Legal Liability Higher Limits.....	32
Glass.....	25
Increased Premiums .....	8
Individual Risk Premium Modification.....	42
Installation Floater .....	21
Interpolation.....	16
Interstate Accounts.....	10
Lead Liability Exclusion .....	39
Liability Coverage Options.....	31
Liability - Higher Limits .....	31
Loss Payable Options .....	9
Loss of Income - Without a Limit .....	21
Minimum Premiums.....	16
Money and Securities .....	23
Non-owned/Hired Automobiles Coverage .....	36
Ordinance or Law Extension .....	21
Outdoor Signs .....	25
Personal and/or Advertising Injury Exclusion .....	37
Pesticide or Herbicide Applicator Converge .....	39
Policy Changes .....	8

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**Rules Page**

Policy Restrictions .....	8
Policy Term .....	6
Policywriting Instructions .....	6
Premium Changes.....	8
Premium Determination.....	16
Basic Premium -	
Liability .....	17
Building .....	17
Business Personal Property.....	18
Additional Premium.....	19
Premium Modifications .....	13
Program Description.....	3
Property Coverage Options .....	20
Punitive Damages Exclusion .....	38
Protective Devices & Services.....	13
Refer To Company .....	10
Renewable Policies .....	7
Resident Agent Countersignature .....	10
Return Premium Changes.....	8
Rounding Procedure .....	16
Sprinklered Property.....	12
Tool & Equipment Coverage .....	21
Theft Exclusion.....	23
Underground Property Damage Exclusion .....	40
XCU Exclusion .....	40
Valuable Papers and Records.....	24
Valuation .....	10

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**RULE 1 -- ELIGIBILITY**

The Artisans Program Manual contains the rules, classifications, rating information for writing liability, property, and other coverages for small to medium sized trade contractors. The following criteria applies in order to obtain coverage under this program:

- only firms with five equivalent or fewer employees
- maximum gross annual receipts of \$1,000,000 with a maximum annual payroll of \$500,000
- firms regularly involved on projects exceeding \$500,000 total construction cost are not eligible
- firms which rent or lease equipment to others are not eligible
- firms that are general contractors or who subcontract more than 25% of their work are not eligible
- buildings or business personal property occupying buildings that exceed an area of 10,000 square feet are not eligible
- Firms Involved in exterior work over three stories are not eligible
- refer to company for eligibility of joint ventures.
- Operations must be primarily residential work with the maximum for commercial operations being 25% of the total operational revenue/sales

**Definition of Payroll**

Payroll means the total remuneration for services rendered by employees whether paid in money or substitutes for money. Do not include the payroll of individual insureds, co-partners, members of a limited liability company, or executive officers engaged in clerical operations or acting as a salesperson.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**Definition of Employee**

- Full Time - Each owner, partner, active corporate officer, member of a limited liability corporation, and any person working more than 120 days in one year.
- Part Time - Any person who works less than 120 days in any one year. Company will consider two part time employees equal to one full time employee with regard to total number of employees for eligibility purposes. This does not effect rating procedure.
- Do not include inactive corporate officers and office clerical staff in determining eligibility. An inactive corporate officer is not involved in the day to day routine operations of the business.

**Definition of Gross Annual Receipts**

Gross annual receipts means the gross REV 01/2011 revenue charged for the insured's operations in a year.

**Definition of Total Construction Cost**

Total construction cost means the total cost of completing a single project, including materials and labor.

**Definition of General Contractor**

A general contractor is one whose subcontracted costs exceeds 25% of the business' total payroll.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**RULE 2 -- PROGRAM DESCRIPTION**

The following is a general description of the coverages provided by the Contractors Special Policy. The policy contains the complete conditions.

**2.1 Form of Coverage**

**AP-100 -- Contractors Special Policy**

Includes commercial liability coverage and provides \*optional property coverage against all physical losses, with certain exceptions, for property on premises, loss of income, and \$2,500 off premises if a minimum of \$2,500 is opted on premises.

\*This option does not include contractor's equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

**2.2 Coverage Descriptions -- Principal Coverages**

**Liability**

**Coverage L - Bodily Injury, Property Damage Liability** -- Pays on behalf of the insured for damages due to bodily injury or property damage caused by an occurrence to which the insurance applies. Bodily injury and property damage that arise out of the products and completed work hazard are not included under Coverage L.

**Coverage M - Medical Payments** -- Pays medical expenses for bodily injury caused by an accident on premises owned by or rented to an insured or resulting from the insured's operations.

**Coverage N - Products/Completed Work** -- Pays on behalf of the insured for damages due to bodily injury or property damage arising out of the products or completed work hazard and caused by an occurrence to which the insurance applies.

**Coverage O - Fire Legal Liability** -- Pays for property damage to buildings or parts of buildings which are rented or loaned to an insured, if the damage is caused by a fire and the insured is legally liable for the fire damage.

**Coverage P - Personal Injury Liability/Advertising Injury Liability** -- Personal injury pays for injury other than bodily injury and includes such offenses as slander, libel, invasion of privacy, false arrest, detention, imprisonment, malicious prosecution, wrongful entry, and eviction. The offenses can result from oral or written publication of material.

Advertising injury pays for injury other than bodily injury and includes such offenses as slander, libel, disparagement of a person's or organization's goods or services, invasion of privacy, misappropriation of advertising ideas or style of doing business, or infringement of copyright, title, slogan, trademark, or trade name.



**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**Property**

**Coverage A - Buildings** -- Covers buildings and structures described on the declarations.

**Coverage B - \*Business Personal Property** -- Covers business personal property in the described building or in the open on or within 100 feet of the described premises, with an extension of coverage for \$2,500 of business personal property off premises, if a minimum of \$2,500 is opted on premises.

\*This section does not include contractor's equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

**Coverage C - Loss of Income** -- Provides up to one year of earnings and extra expense coverage when the business is interrupted by a loss caused by a peril insured against.

**2.3 Basic Limits**

The rating information in this manual reflects the following basic limits of insurance.

**Liability**

Each Occurrence Limit \$300,000/occurrence  
Medical Payments Limit \$5,000/person  
Fire Legal Liability Limit \$50,000/occurrence

The Each Occurrence Limit, subject to the aggregate limits, is the most that will be paid for all injury and damages covered under Coverages L, M, N, O, and P for one occurrence.

A rule that addresses higher each occurrence limits is included in this manual.

Aggregate Limits -- The rating information shown in this manual contemplates a General Aggregate Limit equal to twice the Each Occurrence Limit and Products/Completed Work Hazard Aggregate Limit equal to twice the Each Occurrence Limit.

**Property**

Coverage A	Full replacement value of the insured buildings
Coverage B	Full replacement value of the insured *business personal property
Coverage C	20% of Coverage A limit + 100% of Coverage B limit.

A rule that addresses loss of income without a dollar limit is included in this manual.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**RULE 3 -- POLICYWRITING INSTRUCTIONS**

When property coverage is provided, all eligible buildings and business personal property under one ownership should be covered by the same policy. If the building and business personal property under one ownership are not covered by the same policy, refer to the company.

The property rates shown in the rating information pages contemplate Coverage C written subject to a limit. Show the Coverage C limit on the declarations.

\*Business Personal Property -- Off Premises Coverage is included as an extension of coverage at a limit of \$2,500 if a minimum of \$2,500 is opted on premises. An option to purchase higher limits up to \$25,000 is explained in Rule 8.3. Show any higher optional limit on the declarations.

\*This section does not include contractor's equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

Under the liability coverage the hazards of explosion, collapse, and underground property damage (XCU)\*\* are not available in this company.

\*\*Coverage excluded by mandatory Form GL-212.

**3.1 Policy Format**

An artisans policy consists of the following components:

- Form AP-100
- Declarations Page and any Supplemental Declarations Pages
- Optional endorsements, if applicable
- State amendatory endorsements or other required endorsements, if applicable

**3.2 Endorsements**

Information called for as entries on endorsements can be shown on the declarations or supplemental schedule instead.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**3.3 Policy Term**

Policies can be written for a term of one year and renewed annually or written on a continuous basis.

**3.3.1 Renewable Policies**

Use the rating information in effect at the time of the annual renewal.

Any newly applicable forms or endorsements must be made part of the policy at each annual renewal date.

Attach endorsement BP-336.

**3.3.2 Continuous Policies**

Continuous policies are in effect until canceled. (A notice with an expiration date must be issued at the time of cancellation). The premium for each successive term is calculated using the rating information in effect at the policy anniversary date.

Any newly applicable forms or endorsements must be made part of the policy at each anniversary date.

Attach endorsement BP-336.

**3.4 Cancellation**

Coverage for liability coverage cannot be canceled unless the entire policy is canceled.

Policies canceled by either the insured or the company must be canceled in accordance with the terms of the cancellation provisions that apply. The return premium, if any, is computed on a prorata basis.

When calculating the return premium, round to the nearest whole dollar. Retain any minimum premium that may apply, unless canceling a policy as of the inception date.

**3.5 Scheduled Buildings, Business Personal Property, and Loss of Income**

A policy cannot be issued on a blanket basis. A limit must be shown on the declarations for each covered building, for the personal property at each location, and loss of income coverage at each location if loss of income is written subject to a dollar limit.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**3.6 Policy Changes**

Changes can be made to policies after inception, including adding or deleting optional coverages.

An amended declaration page will be issued.

**3.6.1 Additional Premium Changes**

Changing an Existing Exposure -- If changes are made to an exposure included at the inception of the policy, use the rules and rating information in effect on the effective date of the policy when calculating the additional premium.

Adding a New Exposure -- If an exposure is added after the inception of the policy, use the rules and rating information in effect on the date of the change when calculating the additional premium.

Changing a New Exposure -- If changes are made to an exposure added after the inception of the policy, use the rules and rating information in effect on the date the exposure was first added to the policy when calculating the additional premium.

Any additional premium developed for changes made after the policy is issued applies in addition to any applicable policy writing minimum premium that may have applied at policy inception.

Calculate additional premiums on a prorata basis.

**3.6.2 Return Premium Changes**

Calculate all return premiums using the rating information in effect when coverage was issued.

Calculate return premiums on a prorata basis when a limit is reduced or an exposure is eliminated. Retain the policy writing minimum premium, if applicable.

**3.7 Policy Restrictions and Increased Premiums**

Policies can be issued with coverage restrictions or at increased premiums if the policy would not otherwise be issued. The insured must agree to any restrictions or premium increases in writing.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**3.8 Loss Payable Options**

The standard mortgage provisions are included in AP-100. Other loss payable options can be used in those instances where the standard mortgage provisions are not applicable. The following options can be used when another party has a financial interest in the property of an insured and requires that it be included as a loss payee under the insurance covering the property.

**3.8.1 Loss Payable**

This option requires the insurer to pay claims jointly to the insured and the loss payee as their interests may appear. This option does not offer the loss payee any protection if the actions of the insured affect the coverage. Nor does it require that advance notice of cancellation or nonrenewal be given to the loss payee.

Attach endorsement CP-132 and indicate which option applies.

**3.8.2 Lender's Loss Payable**

This option includes provisions similar to the standard mortgage provisions in the policies, except that it is not limited in its application to buildings or structures.

This option can be used in coverage for personal or real property if the other party has an interest that can be established by a written contract or other documentary evidence. This option also gives the loss payee limited protection against acts of the insured that void coverage, similar to that provided for lenders under the standard mortgage provisions in the policy. Advance notice of cancellation or non-renewal must be given to the loss payee.

Attach endorsement CP-132 and indicate which option applies.

**3.8.3 Contract of Sale**

This option is used when the insured is in the process of buying to selling property and both the seller and the buyer have insurable interests in the property. This option does not offer the loss payee any protection if the actions of the insured affect the coverage. Nor does it require that advance notice of cancellation or nonrenewal be given to the loss payee. Losses are paid jointly to the insured and the loss payee as their interests appear.

Attach endorsement CP-132 and indicate which option applies.

**3.9 Valuation**

Unless otherwise indicated on the declarations, \*property losses are settled on a replacement cost basis and covered property must be insured for its full replacement value.

A rule that addresses loss settlement on an actual cash value basis is included in this manual.

\*This section does not include contractor's equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**3.10 Condominium Unit-Owners**

When the policy is issued to cover individual condominium unit owners, the policy terms must be amended to cover the fixtures, improvements, and alterations owned by the unit-owner that are a part of the building.

Attach endorsement BP-350.

**3.11 Resident Agent Countersignature**

When required by law, a resident agent countersignature must be included with the policy.

Attach endorsement CP-162.

**3.12 Interstate Accounts**

Policies that cover insureds located in more than one state can be written subject to the rules, forms, and endorsements for the state with either the largest operations or where the insured's headquarters are located.

**3.13 Refer to Company**

If any of the following conditions exist, rate on a refer to company basis:

If "refer to company" is shown in the manual for a specific rule;  
If an exposure has no applicable manual rate;  
If an exposure has no applicable classification; or  
If a company wants to make a rating plan modification.

The company must comply with the applicable state rate filing requirements.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**RULE 4 -- DEFINITIONS**

**4.1 Fire Protection Classifications**

**Protected** -- Building is located within 1,000 feet of a fire hydrant and is within five road miles of a responding fire department.

**Partially Protected** -- Building is located more than 1,000 feet from a fire hydrant but is within five road miles of a responding fire department.

**Unprotected** -- All other.

**4.2 Building Construction Classifications**

**Frame** -- Buildings where the exterior walls are wood or other combustible materials, including construction where combustible materials are combined with other materials (such as brick veneer, stone veneer, wood iron-clad, or stucco on wood).

**Joisted Masonry** -- Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials, and where the floors and roof are combustible (disregarding floors resting directly on the ground).

**Non-combustible** -- Buildings where the exterior walls, floors, and roof are constructed of, and supported by, metal, asbestos, gypsum, or other non-combustible materials.

**Masonry Non-combustible** -- Buildings where the exterior walls are constructed of masonry materials as described in joisted masonry above, with the floors and roof of metal or other non-combustible materials.

**Modified Fire Resistive** -- Buildings where the exterior walls, floors, and roof are constructed of masonry or fire resistive material with a fire resistance rating of one hour or more but less than two hours. Rate as fire resistive.

**Fire Resistive** -- Buildings where the exterior walls, floors, and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two hours.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**Mixed Construction** -- When a building is of mixed construction, determine the applicable construction type as follows:

- If more than 1/3 of the total exterior wall area is of combustible materials, the applicable construction type is frame.
- If 2/3 or more of the total exterior wall area and 2/3 or more of the floor and roof area is of non-combustible materials, the applicable construction type is non-combustible.
- If 2/3 or more of the total wall area is of masonry or fire resistive materials, the construction type is:
  - Fire resistive or modified fire resistive, when 2/3 or more of the total floor and roof area is of masonry or fire resistive materials.
  - Masonry non-combustible, when 2/3 or more of the total floor and roof area is of non-combustible materials.
  - Joisted masonry, when more than 1/3 of the total floor and roof area is of combustible materials.

**4.3 Sprinklered Property**

A building is classified as Sprinklered if the entire building is protected by an automatic sprinkler system. Automatic sprinkler system means any automatic fire protective or extinguishing system.



**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**RULE 5 -- PREMIUM MODIFICATIONS**

**5.1 Protective Devices or Services**

The premium can be modified to reflect protective devices. Premium credits are allowed for the installation of the following approved and properly maintained protective devices or services:

- Watchman
- Burglary Alarm System
- Sprinkler System

The company must be notified if the protective devices or services are discontinued or out of service.

Indicate protection device on the declarations or attach endorsement BP-331 and describe the protective devices on the endorsement.

When a burglary alarm system is maintained or a watchman employed, multiply the business personal property rating information by the appropriate protective device or service factor shown in this manual.

When a sprinkler system is maintained, multiply the building and business personal property rating information by the appropriate protective device factor shown in this manual.

**5.2 Other Premium Modifications**

Other premium modifications can be allowed. Refer to the company.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**RULE 6 -- DEDUCTIBLES**

**6.1 Liability**

Deductible options are available on a per occurrence or a per claim basis for property damage as It applies to Coverages L and N.

The policy can be issued with one of the following optional deductible amounts:

\$250  
\$500  
\$1000

Use Deductible Table 1.

Attach endorsement AP-222.

Modify the liability premium to reflect the deductible amount selected as described in the premium determination rule.

**6.2 Property**

The rating information reflects a \$250 deductible that applies to all \*property coverages except Loss of Income and Fire Department Service Charge.

The policy can be issued with one of the following higher deductible amounts:

\$500  
\$1,000  
\$3,000  
\$5,000  
\$10,000

Show the deductible that applies on the declarations.

\*This section does not include contractor's equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

These deductible options also apply to all the optional property coverages except Accounts Receivable, Earthquake, and those listed below. Separate deductible amounts apply to Earthquake Coverage, when provided. No deductible applies to Accounts Receivable Coverage, when provided. Only the standard \$250 deductible applies to the following optional coverages:

Employee Dishonesty Coverage  
Glass Coverage  
Money and Securities Coverage  
Outdoor Sign Coverage  
Valuable Papers and Records

Modify the property premium to reflect the deductible amount selected as described in the premium determination rule.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**RULE 7 -- PREMIUM DEVELOPMENT**

**7.1 Factors or Multipliers**

Factors or multipliers should be applied consecutively and multiplied by each other. They should not be added together, unless specified otherwise.

**7.2 Rounding Procedure**

**7.2.1 Rates**

Rating information should be rounded to three decimal places after the final calculation. Five-tenths or more of a mil will be considered one mil.

For example: .2225 = .223  
.2224 = .222

**7.2.2 Premiums**

Premiums for the coverages that require a separate calculation should be rounded to the nearest whole dollar.

**7.3 Interpolation**

Rating information for which a limit is not shown should be developed by interpolation.

**7.4 Minimum Premiums**

The annual minimum premium will be \$450.

The annual policy minimum retained premium will be \$150.

**7.5 Premium Determination**

Refer to the company if the rating information shown in this manual has not been converted from loss costs to company rates and premiums.

The rating information shown in this manual applies to policy terms of one year.

Liability Rating Information -- per employee

Property Rating Information -- per \$1,000 of insurance unless otherwise stated.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**7.5.1 Basic Premium -- Liability**

- Step 1 -** Select the liability rate group from the classification section of This manual. Determine the proper territorial assignment. The territorial assignment may be where the business is located or where the majority of operations take place.
- Step 2 -** Determine the number of full and part-time employees using the guidelines in Rule 1 -- Eligibility.
- Step 3 -** Determine the applicable full and part-time per employee charge for the liability limit chosen.
- Step 4 -** Concerns XCU charges which company does not provide.
- Step 5 -** Waived as per above step 4.
- Step 6 -** Multiply the result of Step 3 by any factors that are used to adjust the rating information for other premium modifications or coverage options that apply.
- Step 7 -** If a deductible is chosen, multiply the result of Step 6 by the deductible factor from Table 1 -- Liability Deductibles to determine the basic liability premium.

**7.5.2 Basic Premium -- Building**

- Step 1 -** For each covered building use the territorial assignment, protection classification, and construction classification to determine the appropriate rating information per \$1,000 of insurance.
- Step 2 -** Multiply the result of Step by the appropriate protective device factor if the building is protected by an automatic sprinkler system and any other factors that are used to adjust the rating information of other premium modifications or coverage options that apply.
- Step 3 -** Multiply the result of Step 2 by the amount of insurance in thousands.
- Step 4 -** Multiply the result of Step 3 by the deductible factor from Table 2 -- Property Deductibles to determine the basic building premium.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**7.5.3 Basic Premium -- \*Business Personal Property**

- Step 1 -** Select the property rate group from the classification section of this manual. Rate group 0 applies when coverage for theft is excluded.
- Step 2 -** For the business personal property at each covered location, use the territorial assignment, protection classification, and construction classification to determine the appropriate rating information per \$1,000 of insurance.
- Step 2A -** For Tools and Equipment, Other Contractors' Equipment and installation Floater Coverage. See Rates & Premiums on Rates Page 1.
- Step 3 -** If the business personal property is protected by an automatic sprinkler system, multiply the rating information determined in Step 2 by the appropriate protective device factor.
- Step 4 -** Multiply the result of Step 3 by the business personal property limit in thousands.
- Step 5 -** Use the rating information for the rate group selected in Step 1 to determine the \*business personal property charge for the appropriate amount of insurance. Add this charge to the result of Step 4.

\*This section does not include contractor's equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

- Step 6 -** Multiply the result of Step 5 by any factors that are used to adjust the rating information for other premium modifications or coverage options that apply.
- Step 7 -** Multiply the result of Step 6 by the deductible factor from Table 2 -- Property Deductibles to determine the basic business Personal Property Premium.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**7.5.4 Additional Premium -- Property and Liability Coverage Options**

Some of the rules in this manual that describe the property and liability coverage options require an adjustment to the rating information. Such adjustments are made in determining the basic building, business personal property, and liability premiums.

Other rules call for developing an additional premium for the applicable coverage.

Use the instructions in this manual to determine any applicable additional premiums for the coverage options selected.

**7.5.5 Total Policy Premium**

The individual risk premium modification factor is multiplied by the sum of the following to determine the total policy premium:

- basic liability premium
- basic premium for each covered building,
- basic premium for business personal property at each covered location, and
- additional premium for any applicable property and liability coverage options.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**RULE 8 -- PROPERTY COVERAGE OPTIONS**

**8.1 Actual Cash Value**

Property can be covered on an actual cash value basis instead of on a replacement cost basis by making the appropriate entry on the declarations. The property must be insured for its full actual cash value.

**8.2 Automatic Increase -- Coverages A and B**

The coverage A and Coverage B limits can be automatically increased during the policy period. The amount of increase will apply proportionately throughout each annual term.

Show the annual percentage of increase for the applicable coverages on the declarations.

The basic policy rating information must be adjusted when this option applies. Multiply the building and/or business personal property rating information by the automatic increase factor shown in this manual.

**8.3 \*Business Personal Property -- Off Premises**

When Coverage B applies to the policy, Business Personal Property -- Off Premises coverage is included at a limit of \$2,500. Higher limits are available up to \$25,000. To rate for these higher limits:

**Step 1 -** Select the property rate group from the classification section of this manual. Rate Group 0 applies when coverage for theft is excluded.

\*This section does not include contractor's equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

**Step 2 -** Using the territorial assignment and the information from Step 1, determine the premium for the appropriate amount of insurance from the \*Business Personal Property -- Off Premises Charges chart. Show the limit on the declarations.

**Step 3 -** Multiply the additional premium by the deductible factor from Table 2 - Property Deductibles.

**8.3.1 Contractors Equipment - (Tool & Equipment) Coverage**

This coverage part is for unscheduled and scheduled tools and equipment up to a \$700 value on any one item, subject to a \$500 deductible. See rates page 1 for rates and premiums.

**8.3.2 Contractors Equipment Coverage -**

For items of equipment not included under tools and equipment and of a mobile nature having a value greater than \$700.



**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**8.3.3 Installation Floater Coverage -**

Available for items which will become part of your installation, fabrications or erection project, subject to a \$500 deductible.

**8.3.4 Contractor's Equipment – Blanket Basis –**

\$10,000 of coverage available for Contractor's Equipment on an unscheduled basis, subject to a \$500 deductible.

**8.4 Reserved For Future Use**

**8.5 Loss of Income - Without a Limit**

Losses under Coverage C can be paid for up to one year without showing a dollar limit on the declarations.

To determine the additional premium, multiply the building and business personal property premium by the loss of income - without a limit factor shown in this manual.

This coverage is not subject to a deductible. Do not apply the deductible factor.

**8.6 Ordinance or Law Extension**

Limited coverage for increased costs resulting from the enforcement of any ordinance or law is provided under the building and business personal property coverage following a covered loss.

Additional coverage can be provided for loss to the undamaged portion of a building that results from the enforcement of an ordinance or law following a covered loss.

Attach endorsement BP-321 and identify the covered buildings.  
Increase the building limit as needed and use the building rating information for all covered perils.  
No adjustment to the rating information applies.

When the coverage described above applies, the policy can be further extended to provide additional coverage for other costs associated with the enforcement of an ordinance or law, including increased demolition and debris removal costs and/or increased cost of construction.

Specify the additional limit for Demolition and Debris Removal and/or Increased Cost of Construction for the buildings identified on Endorsement BP-321.

To determine the additional premium, multiply each limit shown on endorsement BP-321 by the building rating information for all applicable perils. Multiply the result of this calculation by the ordinance or law extension factor shown in this manual.

Multiply the additional premium by the deductible factor from Table 2 - Property Deductibles.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**8.7 Back Up of Sewers and Drains**

Coverage for loss caused by water that backs up through sewers or drains can be added for property covered under Coverage A or Coverage B.

Attach endorsement AP-330 and identify the covered property, and show the \*\*\*limits on the schedule.

\*\*\* Maximum Limit available is \$5,000.

To determine the additional premium, multiply the water damage limit of insurance by the rating information shown in this manual.

Multiply the additional premium by the deductible factor from Table 2 - Property Deductibles.

**8.8 Employee Dishonesty**

Limits ranging from \$5,000 to \$50,000 can be provided for loss or damage to real property and business personal property, including money and securities, resulting from dishonest acts committed by the insured's employees.

Attach endorsement AP-308. Show the limit on the schedule.

Use the employee dishonesty rating information shown in this manual to determine the additional premium.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

**8.9 Money and Securities**

Coverage can be provided for loss to money and securities resulting from theft, disappearance, or destruction.

Attach endorsement AP-304. Show the inside the premises limit and outside the premise limit on the schedule.

To determine the additional premium, multiply the money and securities factor shown in this manual for the applicable limits.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**8.10 Theft Exclusion**

Coverage for loss resulting from theft can be excluded.

Attach endorsement BP-348.

Use the rating charge in the business personal property rating information for rate group 0 instead of the rate group specified in the classification section when determining the basic policy premium. If higher limits for business personal property - off premises are selected, use the rating information for the rate group 0.

**8.11 Accounts Receivable**

Coverage against physical losses, with certain exceptions, can be provided for accounts receivable. This includes sums that cannot be collected from customers because the records were damaged or destroyed, the cost to reconstruct damaged or destroyed records, increased collection costs, and interest on loans used to offset losses prior to receipt of insurance proceeds.

Attach endorsement BP-320 and show the limit selected on the schedule.

To determine the additional premium, multiply the business personal property per thousand rating information for appropriate rate group by the accounts receivable limit in thousands. Multiply the result of this calculation by the accounts receivable factor shown in this manual.

This coverage is not subject to a deductible. Do not apply the deductible factor.

**8.12 Valuable Papers and Records**

Limited coverage for valuable papers is provided in the policy. Additional coverage against physical losses, with certain exceptions, can be provided for valuable papers and records. This optional coverage includes loss caused by earthquake, flood, seepage, or water damage.

Attach endorsement BP-328; describe each covered premises and show the limit that applies. Show the deductible amount on the schedule.

To determine the additional premium, multiply the business personal property per thousand rating information for the appropriate rate group by the valuable papers and records limit in thousands. Multiply the result of this calculation by the valuable papers and records factor shown in this manual.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**8.13 Computers**

Coverage against physical losses, with certain exceptions, can be provided for computer hardware, software, and extra expense related to the loss of or damage to electronic data processing equipment. This option includes coverage for loss caused by mechanical breakdown, earthquake, flood and water damage.

Attach endorsement BP-322 and complete the schedule; describe each covered premises and show the limits that apply. Show the deductible amount on the endorsement.

To determine the additional premium, multiply the computer rating information shown in this manual by the hardware and software limits in thousands.

Multiply the premium by the deductible factor in Table 2 - Property Deductibles.

**8.14 Outdoor Signs**

Limited coverage for signs is provided in the policy. Additional coverage against physical losses, with certain exceptions, can be provided for outdoor signs. This option includes coverage for losses resulting from earthquake, flood, or water damage.

Attach endorsement AP-307 and complete the schedule.

To determine the additional premium, multiply the outdoor signs rating information shown in this manual by the outdoor signs limit in thousands.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

**8.15 Glass**

Limited glass coverage is provided under form AP-100, coverage for the breakage of building glass that results from vandalism or from any other cause except one of the specified perils (other than vandalism) is limited to \$100 per pane and \$500 per occurrence. The special limits do not apply to glass building blocks.

Coverage against all physical losses, with certain exceptions can be provided for glass. Only glass indicated on the declarations is covered.

Attach endorsements AP-305 and list covered glass on the schedule.

To determine the additional premium, separately measure the square footage of

- interior glass;
- exterior glass above the second floor; and
- exterior glass located on the second floor and below

Multiply these measurements by the glass rating information and the appropriate glass factor shown in this manual.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**8.16 Earthquake**

Coverage for loss caused by earthquake and volcanic eruption can be provided for all property covered under Coverages A and B and for the loss of income coverage provided under Coverage C.

Attach endorsement BP-332.

The earthquake rating information shown in this manual is displayed by earthquake construction classification and earthquake zone. The earthquake zones are listed under Territorial Definitions. The earthquake construction classifications are described below.

**8.16.1 Earthquake Construction Classifications**

**Wood Frame Buildings**

Class 1C

- Wood frame and wood frame stucco construction
- Three stories or less
- 3,000 square feet or less ground floor area
- Floors not concrete supported
- Walls not unit masonry or concrete
- Masonry veneer walls

Class 1 D

- Wood frame and wood frame stucco construction
- Floors not concrete supported
- Walls not unit masonry or concrete
- Masonry veneer walls

**All Metal Buildings**

Class 2A

- Metal frame
- Metal, wood, or cement-asbestos siding and roofing
- One story
- 20,000 square feet or less ground floor area

Class 2B

- Metal frame
- Metal, wood, or cement-asbestos siding and roofing

**Steel Frame Buildings**

Class 3A

- Steel frame carrying all loads
- Floors and roof of poured-in-place reinforced concrete or of concrete fill on metal decking welded to steel frame
- Floor and roof supports not web steel
- Exterior walls non-load bearing
- Exterior walls poured-in-place reinforced concrete or reinforced unit masonry
- Column-free areas not exceeding 2,500 square feet
- Not under construction

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

Class 3B

- Steel frame carrying all loads
- Floors of poured-in-place reinforced concrete or metal
- Roof of poured-in-place reinforced concrete or metal if three stories or less
- Roof of any material if over three stories
- Exterior and interior walls not load bearing

**Reinforced Concrete, Combined Reinforced Concrete, and Structural Steel Buildings**

Class 4A

- Frame of poured-in-place reinforced concrete or combination of poured-in-place reinforced concrete and structural steel
- Floors of poured-in-place reinforced concrete
- Roof of poured-in-place reinforced concrete if three stories or less
- Roof of any material if over three stories
- Exterior walls of poured-in-place reinforced concrete or reinforced unit masonry
- Column-free areas not exceeding 2,500 square feet
- Not under construction

Class 4B

- Frame of poured-in-place reinforced concrete or combination of poured-in-place reinforced concrete and structural steel
- Floors of poured-in-place reinforced concrete
- Roof of poured-in-place concrete if three stories or less
- Roof of any material if over three stories
- Nonbearing walls of any material
- Bearing walls of poured-in-place reinforced concrete

Class 4C

- Frame of precast concrete or combination of precast concrete with poured-in-place reinforced concrete or structural steel -- Floors of reinforced concrete lift-slabs
- Roof of reinforced concrete lift-slabs if three stories or less
- Roof of any material if over three stories
- Bearing walls of poured-in-place reinforced concrete
- Nonbearing walls of any material

Class 4D

- Frame of poured-in-place reinforced concrete or combination of poured-in-place reinforced concrete and structural steel
- Floor and roof of any material
- Nonbearing walls of any material

**Concrete, Brick, or Block Building**

Class 5A

- Load bearing exterior walls of poured-in-place reinforced concrete, precast reinforced concrete, reinforced brick, or reinforced concrete block masonry
- Supported floors of wood or metal -- One story
- Not under construction

Class 5AA

# UTICA FIRST INSURANCE COMPANY ARTISANS PROGRAM

## NEW JERSEY

- Load bearing exterior walls of poured-in-place reinforced concrete, precast reinforced concrete, reinforced brick, or reinforced concrete block masonry
- Supported floors of wood or metal

### Class 5B

- Load bearing walls of un-reinforced brick or other un-reinforced solid masonry, except adobe
- Floors and roof of any material

### Class 5C

- Load bearing walls of hollow tie, hollow unit masonry, adobe or cavity wall construction
- Floors or roof of any material Class 5D
- Any other construction

### Mixed Construction Buildings

Construction classes under 10% should be disregarded.  
Use class (over 10%) with the highest rate.

### 8.16.2 Earthquake Premium Modifications

The earthquake rating information shown in this manual must be adjusted to reflect various conditions that affect exposure to loss by earthquake and volcanic eruption. The earthquake premium modifications addressed by this manual are described below.

#### Masonry Veneer

Exterior masonry veneer on wood frame walls is not covered for loss caused by earthquake or volcanic eruption when the masonry veneer exceeds 10% of the exterior wall area.

The coverage provided by endorsement BP-332 can be extended to include loss to exterior masonry veneer by adjusting the earthquake rating information and making an entry on the declarations to show that masonry veneer is included.

Multiply the earthquake rating information for buildings by the masonry veneer factor shown in this manual.

#### Ground Stability

The building and personal property earthquake rating information shown in this manual must be adjusted when buildings are not on firm, natural ground.

Multiply the earthquake rating information for buildings and personal property by the ground stability factor shown in this manual.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**Roof Tanks**

The building and personal property earthquake rating information shown in this manual must be adjusted when the building is equipped with a roof tank.

Multiply the earthquake rating information for buildings and contents by the roof tank factor shown in this manual.

**8.16.3 Earthquake Deductible**

Endorsement BP-332 includes a special earthquake deductible provision that applies as a percentage of the covered property at the time of the loss. The rating information shown in this manual reflects a mandatory minimum deductible of 2% for earthquake.

The earthquake deductible can be increased to a maximum of 40%. Use the rating information in this manual to determine the earthquake deductible factor.

Multiply the additional premium developed for endorsement BP-332 by the applicable earthquake deductible factor.

Show the earthquake deductible percentage on the declarations.

**8.16.4 Earthquake Premium Calculation**

- Step 1 -** Select the earthquake rating information shown in this manual that reflects the applicable earthquake construction type and earthquake zone for each covered location.
- Step 2 -** Multiply the rating information selected in Step 1 by any applicable earthquake premium modifications.
- Step 3 -** Multiply the result of Step 2 by the applicable Coverage A and Coverage B limits of insurance in thousands.
- Step 4 -** Multiply the result of Step 3 by the appropriate earthquake deductible factor.

**8.17 Toolbox Endorsement**

\$5,000	Small Tools & Equipment Coverage
\$10,000	Installation Floater Coverage
\$1,000	Care, Custody, Control Limited Coverage
\$5,000	Valuable Papers & Records
\$5,000	Accounts Receivable Coverage
\$5,000	Computer Coverage
\$100,000	Fire Legal Liability

Attached endorsement TLBX 1.0.



**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**RULE 9 – LIABILITY COVERAGE OPTIONS**

**9.1 Higher Limits**

**9.1.1 Higher Each Occurrence Limit**

The basic Each Occurrence Limit, which applies to Coverages L, M, N, O, and P, is \$300,000. It can be increased to \$500,000 or \$1,000,000.

Show the Each Occurrence Limit on the declarations.

The rating information for increased limits is shown in this manual.

**9.1.2 Aggregate Limits**

The liability rates shown in the rate pages contemplate a general aggregate limit equal to twice the Each Occurrence limit and an aggregate limit for the Products/Completed Work Hazard equal to twice the Each Occurrence Limit.

**General Aggregate Limit**

The policy may be written subject to higher annual general aggregate limit.

Divide the selected general aggregate limit by the selected occurrence limit and round the result to the nearest whole number. This is the "aggregate/occurrence multiple". The aggregate/occurrence multiple must not be less than three or more than 10.

To determine the additional premium, multiply the liability premium by the factor determined by the general aggregate limit "aggregate/occurrence multiple" shown in this manual.

**Products/Completed Work Hazard Aggregate Limit**

This policy may be written subject to a higher annual products/completed work hazard aggregate limit.

Divide the selected products/completed work hazard aggregate limit by the selected occurrence limit and round the result to the nearest whole number. This is the "aggregate/occurrence multiple". The aggregate/occurrence multiple must not be less than three or more than ten.

To determine the additional premium, multiply the liability premium by the factor determined by the products/completed work hazard aggregate limit "aggregate/occurrence multiple" shown in this manual.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**9.1.3 Higher Fire Legal Liability Limit**

The basic Fire Legal Liability Limit, which applies to Coverage 0, is \$50,000. The Fire Legal Liability Limit can be increased to \$100,000, \$250,000 or \$500,000.

Show the Fire Legal Liability Limit on the declarations.

Additional premium is shown in the rating information pages.

Multiply the additional premium by the deductible factor from Table 1 - Liability Deductibles.

**9.2 Blanket Additional Insureds Endorsement BAI-1 1.0**

This endorsement may be used to provide coverage for all other additional insureds not covered by the use of other forms listed or that follow through rule 9.2.11.

Coverage for additional insureds is subject to all of the exclusions and conditions found in the liability section of the policy to which the additional insured endorsement is attached. Each endorsement may contain certain exclusions applying specifically to it.

**9.2.1 Lessors**

The definition of insured can be amended to include the owner of the premises (lessor) from whom the named insured (lessee) leases the premises.

The leased premises and the lessor must be described in the endorsement. The description of the leased premises must indicate the part of the premises leased by the insured.

Attach endorsement GL-842.

Use the rating information shown in this manual to determine the additional premium.

Multiply the additional premium by the deductible factor from Table 1 --Liability Deductibles.

**9.2.2 Controlling Interests**

The definition of insured can be amended to include the interests of controlling interests. Controlling interests are insured only for liability arising out of the described interest and the described premises and only while the named insured leases or occupies those premises. The extent of financial control and the premises involved must be described on the endorsement.

Attach endorsement GL-108.

**9.2.3 State or Political Subdivisions - Permits Relating to Premises**

The definition of insured can be amended to include the state or political subdivision described in the endorsement. Coverage applies only with respect to operations performed by or on behalf of the named insured to which the state or subdivision has issued a permit.

Attach endorsement GL-111.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**9.2.4 Mortgagee, Assignee, or Receiver**

The definition of insured can be amended to include the interest of mortgagees, assignees, or receivers. The mortgagees, assignees, or receivers and the premises that the named insured owns, maintains, or uses must be described on the endorsement. These interests are insured for the liability arising out of those premises.

Attach endorsement GL-108.

**9.2.5 Owner or Lessor of Leased Land**

The definition of insured can be amended to include the owners or lessors of leased land.

Attach endorsement BP-307.

**9.2.6 Co-owner of Insured Premises**

The definition of insured can be amended to include the interests of co-owners. The ownership interest of the co-owners and the premises involved must be described on the endorsement. Co-owners are covered only for liability as a co-owner of the premises insured.

Attach endorsement GL-108.

**9.2.7 Engineers, Architects, or Surveyors**

The definition of insured can be amended to include an architect, engineer, or surveyor engaged by the named insured. Coverage is limited to liability arising out of the named insured's premises or the named insured's work.

Attach endorsement GL-117.

**9.2.8 Lessor of Leased Equipment**

The definition of insured can be amended to include lessors of leased equipment. The additional insured's capacity must be indicated in the endorsement. A lessor of leased equipment is an insured only with respect to its liability arising out of the maintenance, operation, or use by the named insured of their equipment leased to the named insured. Attach a separate endorsement for each lessor of leased equipment.

Use the rating information shown in this manual to determine the additional premium.

Multiply the additional premium by the deductible factor from Table 1 - Liability Deductibles.

Attach endorsement BP-305.

**9.2.9 Grantor of Franchise**

The definition of insured can be amended to include grantors of franchises. The additional insured's capacity must be indicated in the endorsement. The grantor of a franchise is an insured only with respect to its liability as a grantor of that franchise.

Use the rating information shown in this manual to determine the additional premium.

Multiply the additional premium by the deductible factor from Table 1 - Liability Deductibles.

Attach endorsement BP-499.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**9.2.10 Owners, Lessees, or Contractors**

The definition of insured can be amended to include a project owner or another contractor. The additional insured must be shown on the endorsement along with the location of covered operations.

To determine the additional premium, multiply the liability premium by the owners, lessees, or contractor's factor shown in this manual.

Multiply the additional premium by the deductible factor from Table 1 - Liability Deductibles.

Attach endorsement GL-113.

**9.2.11 Designated Party**

This rule addresses a generic additional insured situation not otherwise satisfied. It is used to add a person or organization as an additional insured where there is not specific additional insured endorsement available for the class of persons or organizations to be added.

The definition of insured can be amended to include designated persons or organizations. The designated party, the designated activity of the designated party, and the designated interest of the designated party must be described in the endorsement. The interests of the designated party should set forth the legal or other interest the party has in the insured's activities.

Attach endorsement GL-841.

**9.3 Care, Custody, or Control**

This coverage pays property damage to property of others that is in the care, custody, or control of an insured. Limits up to \$10,000 can be chosen. The limit should be shown on the endorsement.

Use the rating information shown in this manual to determine the additional premium.

Multiply the additional premium by the deductible factor from Table 1 - Liability Deductibles.

Attach endorsement GL-242.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**9.4 \*XCU - Explosion, Collapse, and Underground Property Damage Hazards**

\*Company does not write this coverage.

Coverage for XCU is excluded; Form GL-212 is a mandatory form and will be attached to all policies.

**9.5 Non-owned/Hired Automobiles Coverage (Not Available)**

Non-owned auto liability coverage and hired auto liability coverage can be provided as an extension of Coverage L.

Non-owned auto liability provides coverage for bodily injury or property damage caused by an auto the named insured does not own, lease, hire, or borrow, but is used in connection with the named insured's business. The non-owned auto must be used by someone other than the named insured.

Hired auto liability provides coverage for bodily injury or property damage caused by an auto the named insured leases, hires, or borrows on an occasional basis. It does not include autos that the named insured leases, hires, or borrows from its employees or its partner or executive officers.

Attach endorsement BP-333

Use the rating information shown in this manual to determine the additional premium.  
Multiply the additional premium by the deductible factor from Table 1 - Liability Deductibles.

Coverage can be expanded to include coverage for the named insured when the named insured borrows an employee's auto for purposes related to the business.

Attach endorsement BP-605, instead of BP-333. Rating is the same as BP-333.

Use the rating information shown in this manual to determine the additional premium.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**9.6 Definition of Employee Redefined**

The definition of employee may be amended to exclude leased workers. A leased worker is a person leased from a labor leasing firm to perform duties for the named insured.

Attach endorsement GL-895. (Mandatory)

(Leased workers will be considered employees for rating and eligibility)

**9.7 Reserved For Future Use**

**9.8 Personal and Advertising Injury Coverage Exclusions**

Coverage P - Personal and Advertising Injury Coverage can be excluded from the policy.

Attach endorsement GL-905.

Modify the liability premium by multiplying the liability premium by the personal and advertising injury factor shown in this manual.

**9.9 Contractual Liability Coverage Limitation**

The contractual liability coverage can be limited to only these specific contracts:

Leases of premises;  
Easement arrangements;  
Promises to indemnify municipalities;  
Sidetrack agreements; and  
Elevator maintenance agreements.

Attach endorsement GL-903

Modify the liability premium by multiplying the liability premium by the contractual liability coverage limitation factor shown in this manual.

**9.10 Limitation of Coverage - Designated Premises or Project**

Liability coverage can be limited to only those premises, incidental operations, or projects shown in the schedule.

Attach endorsement BP-309.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**9.11 Liability Exclusion - Designated Premises or Operations**

Liability coverage can be excluded for the premises or operations shown in the schedule. This exclusion also applies to the products manufactured or distributed from the designated premises and to the products and completed work hazard arising out of the designated operations.

Attach endorsement GL-210.

**9.12 Cross Liability Exclusion**

Coverage for bodily injury to an insured can be excluded.

Attach endorsement GL-899.

**9.13 Punitive Damages Exclusion**

Punitive, exemplary, and vindictive damages can be excluded.

Attach endorsement GL-894.

**9.14 Aggregate Limits of Insurance - Per Project (Not Available A This Time)**

The general aggregate limit can be amended to apply separately to each of the insured's projects. For example, if the policy has a \$1,000,000 general aggregate limit and the insured worked on 50 projects the policy would have 50 general aggregate limits of \$1,000,000.

To determine the additional premium, multiply the liability premium by the aggregate limits of insurance - per project factor shown in this manual.

Attach endorsement GL-142.

**9.15 Pesticide or Herbicide Applicator Coverage**

This endorsement modifies the pollution exclusion, so the portion that precludes coverage of bodily injury or property damage at or from any premises, site, or location on which the insured, or others working on behalf of the insured are performing work is eliminated, if the pollutants are brought onto the premises, site, or location in connection with such operations.

Attach endorsement GL-891

**9.16 Lead Liability Exclusion (Mandatory)**

Bodily injury, property damage, personal injury, and advertising injury arising out of any form of lead is excluded from this policy.

Attach endorsement GL-890.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**RULE 10 - CLASSIFICATIONS** (Company will not accept XCU Coverage).

The Classification Table provides the rate group assignments for eligible liability and property exposures.

If a classification is followed by one or more of the following symbols, add the appropriate charge found in the rate pages to the liability charges per employee.

- "X"     **Explosion Hazard** - This includes property damage which is a result of blasting or explosion. This does not include property damage:
- (1)     which is the result of the explosion of air or steam vessels, piping under pressure, prime movers, machinery, or power transmitting equipment; or
  - (2)     included within "U" - Underground Property Damage Hazard.
- "C"     **Collapse Hazard** - This includes structural property damages and damage to other property resulting therefrom. Structural property damage means the collapse of or structural injury to a building or structure due to:
- (1)     grading of land, excavating, burrowing, filling, back-filling, tunneling, pile driving, cofferdam work, or caisson work; or
  - (2)     moving, shoring, underpinning, raising or demolition of a building, or structure or removal of rebuilding of a structural support thereof.
- This does not include property damage included within "U" - Underground Property damage Hazard.
- "U"     **Underground Property Damage Hazard** - This includes underground property damage and damage to other property resulting therefrom. Underground property damage means property damage to wires, conduits, pipes, mains, sewers, tank: tunnels, similar property, and apparatus used in connection therewith:
- (1)     beneath the surface of the ground or water; and
  - (2)     caused by and occurring during the use of mechanical equipment used for the grading of land, paving, excavating, drilling, burrowing, filling, back-filling, or pile driving.

These hazards ("X", "C", and "U") do not include property damage:

- (1)     arising out of operations performed for the named insured by independent contractors;
- (2)     included within the coverage of Completed work; or
- (3)     for which liability is assumed by the insured under an incidental contract.



**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**RULE 11 - INDIVIDUAL RISK PREMIUM MODIFICATIONS**

The following modifications can be applied to recognize special characteristics of the risk that are not fully reflected in the rates.

The total amount of credit or debit developed using the following table cannot exceed 25%.

The credit or debit developed by the use of this rule is applied after all other rating procedures.

This plan must be applied uniformly to all insureds who qualify.

No policy premium shall be modified until the debits and credits applicable to the Risk Variations are determined by an inspection of the property.

Information used to determine the eligibility for debit and credit accordance with this rule shall be retained in the underwriting file.

<u><b>RISK VARIATIONS</b></u>	<u><b>RANGE OF MODIFICATIONS</b></u>	
	<u><b>CREDIT</b></u>	<u><b>DEBIT</b></u>
(1) Care and condition of equipment and premises	10%	To 10%
(2) Classification variations	10%	To 10%
(3) Cooperation of owners or operators with recommendations with respect to structural features, segregation, and control of hazards and maintenance of protective equipment	10%	To 10%
(4) Damage and susceptibility	10%	To 10%
(5) Dispersion of concentration	5%	To 5%
(6) Employees: selection, training, supervision, experience	5%	To 5%
(7) Location: accessibility, congestion, and exposures	10%	To 10%
(8) Miscellaneous protective features or hazards	10%	To 10%
(9) Protective devices not otherwise reflected in rates	10%	To 10%
(10) Storage practices and hazardous operations	10%	To 10%
(11) Superior or inferior structural features	10%	To 10%
(12) Past losses relative to number of exposure units and subsequent preventive measures	10%	To 10%

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**UTICA FIRST INSURANCE  
COMPANY**

**ARTISANS PROGRAM**

**NEW JERSEY**

**CLASSIFICATION**

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM  
NEW JERSEY**

<b>CLASSIFICATION</b>	<b>RATE GROUPS</b>			
	RATE GROUP	XCU	*PROPERTY	STAT CODE
Accessories and Appliances – Installation and Servicing – No LPG Work	01		05	10005
Air Conditioning and Heating – Systems and Equipment No LPG Work <b>(No New Business)</b>	02		02	10010
Appliances and Accessories – Installation and Servicing – No LPG Work	03		05	10005
Awning - Installation, Service and Repair – 1 <sup>st</sup> Floor Only – No Welding Operations	04		04	10015
Cabinet Makers and Installers	05		02	10025
Carpentry	06		02	10030
Carpet or Rug Cleaners	07		05	10035
Ceiling or Wall Installation – Metal	08		02	10045
Cleaners – Rug or Carpet	09		05	10035
Cleaning Services – Residential or Office	10		01	10055
Computers, Office Appliances, or Office Machines – Repair or Service – No Programming	11		05	10060
Concrete Construction – No Backhoe Work	12		01	10065
Doors, Window and Partition Installers	13		01	10090
Driveway, Parking Area, Yard or Sidewalk – Paving or Repair (concrete or asphalt) – Residential Parking Area (No Street or Road Work)	14		01	10105
Drywall or Wallboard Hanging and Taping – No Asbestos Removal or Insulation Work	15		01	10110
Electric Work - No Burglar or Fire Alarm Installation	16		04	10120
Fence Erection Contractors - Residential Fencing Only	17		01	10125
Floor Covering (no ceramic tile) – Installation, Service and Repair	18		01	10135
Furniture and Fixtures – Woodworking	19		05	10140
Furniture – Upholstery	20		05	10145
Garage or Overhead Door Installers – Metal	21		01	10150
Garage or Overhead Door Installers – Wood	22		02	10155
Gardening Landscapers – No Tree Trimming, Spraying or Backhoe Work	23	XCU	04	10160
Glaziers	24		03	10165

\* For Contractors Equipment - (Including tools) and installation floater. See rates and premiums on liability rate pages.

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM  
NEW JERSEY**

CLASSIFICATION	RATE GROUPS			
	RATE GROUP	XCU	*PROPERTY	STAT CODE
Heating and Air Conditioning – Systems and Equipment – No LPG Work <b>(No New Business)</b>	25		02	10010
House Furnishings Installation – N.O.C.	26		05	10170
Interior Decorations	27		05	10175
Landscape Gardening – No Tree Trimming, Spraying or Backhoe Work	28	XCU	04	10160
Marble, Terrazzo, Tile or Stone Work – Interior	29		01	10190
Masons	30		01	10195
Overhead or Garage Door Installers – Metal	31		01	10150
Overhead or Garage Door Installers – Wood	32		02	10155
Painting – Exterior (three stories or less)	33		01	10210
Painting – Interior	34		01	10215
Paperhanging	35		01	10220
Plaster or Stucco Work – Exterior	36		02	10225
Plaster or Stucco Work – Interior	37		02	10230
Plumbing – Residential or Office - No Sprinkler System Work	38	U	04	10235
Rug or Carpet Cleaners	39		05	10035
Siding Installers – Masonry and Stone - 3 Stories or Less	40		01	10245
Siding Installers – Aluminum and Vinyl	41		01	10250
Stone, Marble, Terrazzo or Tile Work – Interior	42		01	10190
Stucco or Plaster Work – Exterior	43		02	10225
Stucco or Plaster Work – Interior	44		02	10230
Terrazzo, Tile, Stone or Marble Work – Interior	45		01	10190
Tile, Stone, Marble or Terrazzo Work – Interior	46		01	10190
Upholstery – Furniture	47		05	10145
Wall or Ceiling Installation – Metal	48		02	10045
Wallboard or Drywall Hanging and Taping – No Asbestos Removal or Insulation Work	49		01	10110
Wallpapering	50		02	10220
Woodworking – Furniture and Fixtures	51		05	10140
Handyman – Any Contractor Whose Work Involves Three (3) Or More Of Any Of The Above Listed Eligible Classifications	52		02	10169

\* For Contractors Equipment - (Including tools) and installation floater. See rates and premiums on liability rate pages.

**UTICA FIRST INSURANCE  
COMPANY**

**ARTISANS PROGRAM**

**NEW JERSEY**

**TERRITORIAL DEFINITIONS**

## TERRITORIAL DEFINITIONS

<u>COUNTY</u>	<u>ZONE</u>
Atlantic	02
Bergen	03
Camden	04
Essex	05
Hudson	06
Passaic	07
Balance of State	01

## EARTHQUAKE ZONES

<u>COUNTY</u>	<u>ZONE</u>
Atlantic	5
Cape May	5
Cumberland	5
Gloucester	5
Salem	5
Balance of State	4

**UTICA FIRST INSURANCE  
COMPANY**

**ARTISANS PROGRAM**

**NEW JERSEY**

**RATES**

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM  
NEW JERSEY**

TERRITORIES: ALL		LIABILITY (Charge per Employee)			
		LIMITS			
CLASS CODE	OCCURRENCE/ AGGREGATE	300,000/ 600,000	500,000/ 1,000,000	1,000,000/ 2,000,000	
Limits Include \$5,000 Med Pay					
05,06,08,10,11,13,15,19	FULL	551	624	728	
20,23,28,36,37,40,41,43 44,47,48,49,51	PART	183	208	242	
01,03,07,09,12,16,18,21	FULL	577	656	763	
22,24,26,27,29,30,31,32 33,34,35,39,42,45,46,50	PART	193	219	254	
52	FULL	634	721	840	
	PART	212	240	279	
02,04,14,17,25,38	FULL	827	939	1090	
	PART	275	313	363	
ARTISANS		PROPERTY COVERAGE PARTS			
- Tools & Equipment * (Including Scheduled Property) (Subject to a \$500 Deductible)		- Charge \$150 minimum premium for first \$2,500 of coverage. For amount over \$2,500, charge \$0.80 for each additional \$100 of coverage.			
- Other Contractors Equipment - ** (Subject to a \$500 Deductible)		- Charge \$1.00 per \$100 of coverage subject to a \$150 minimum premium.			
- Contractor's Equipment - Blanket Basis ** (Subject to a \$500 Deductible)		Charge of \$200 for \$10,000 of coverage			
- Installation Floater (Subject to a \$500 Deductible)		- Charge \$1.00 per \$100 of coverage subject to a \$150 minimum premium.			
* Items having a value of \$700 or less.					
** Items having a value greater than \$700.					



**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM  
NEW JERSEY**

TERRITORY 01

\$250 DEDUCTIBLE

**BUILDINGS AND \*BUSINESS PERSONAL PROPERTY RATES  
(RATES PER \$1,000 INSURANCE)**

PROTECTION	COVERAGE TYPE	FRAME	MAS/JOIST	NON-COMB	MASONRY NON-COMB	FIRE RESISTIVE
PROTECTED	BUILDING	10.85	10.00	9.18	3.63	2.18
	CONTENTS	10.24	9.28	8.34	4.26	3.01
PARTIALLY PROTECTED	BUILDING	13.70	12.38	11.07	4.69	2.78
	CONTENTS	12.34	11.04	9.73	5.31	3.78
UN-PROTECTED	BUILDING	16.19	14.46	12.75	5.63	3.30
	CONTENTS	14.37	12.74	10.85	6.34	4.51

**\*BUSINESS PERSONAL PROPERTY CHARGES**

PERSONAL PROPERTY LIMITS	RATE GROUP						
	1	2	3	4	5	6	0
	Rate Groups 1-6 Include Theft; Rate Group 0 Excludes Theft						
1 - 10,000	158	178	206	298	411	491	3
10,001 - 20,000	165	184	213	304	418	498	11
20,001 - 30,000	171	190	219	310	424	504	18
30,001 - 40,000	178	197	227	317	432	512	24
40,001 - 50,000	184	203	234	323	438	518	30
50,001 - 60,000	192	210	240	330	445	525	37
60,001 - 70,000	198	218	246	338	451	531	43
70,001 - 80,000	205	224	253	344	458	538	51
80,001 - 90,000	211	230	259	350	464	544	58
90,001 - 100,000	218	237	267	357	472	552	64
100,001 - 110,000	224	243	274	363	478	558	70
110,001 - 120,000	232	250	280	370	485	565	77
120,001 - 130,000	238	258	286	377	491	571	83
130,001 - 140,000	245	264	293	384	498	578	91
140,001 - 150,000	251	270	299	390	504	584	98
150,001 - 175,000	267	286	317	406	522	600	114
175,001 - 200,000	285	304	333	424	538	618	131
200,001 - 225,000	301	320	350	440	555	634	147
225,001 - 250,000	318	338	366	458	571	651	163
250,001 - 275,000	334	354	384	474	589	667	179
275,001 - 300,000	352	370	400	490	605	685	197
EACH ADDITIONAL 10,000	6	6	6	6	6	6	6

**\*BUSINESS PERSONAL PROPERTY, OFF-PREMISES CHARGES**

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$2,500	INCLUDED (When \$2,500 Minimum On Premises Is Purchased)						
\$5,000	222	240	270	360	475	554	67
\$10,000	286	304	334	424	539	618	131
\$15,000	355	374	405	494	610	688	202
\$20,000	419	438	467	558	674	752	264
\$25,000	490	509	538	629	744	822	334

\*This section does not include contractor's equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

**MONEY AND SECURITIES**

<b>BASE PREMIUM:</b>	
Money and Securities	\$158

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM  
NEW JERSEY**

TERRITORY 02

\$250 DEDUCTIBLE

**BUILDINGS AND \*BUSINESS PERSONAL PROPERTY RATES  
(RATES PER \$1,000 INSURANCE)**

PROTECTION	COVERAGE TYPE	FRAME	MAS/JOIST	NON-COMB	MASONRY NON-COMB	FIRE RESISTIVE
PROTECTED	BUILDING	10.43	9.66	8.90	3.47	2.10
	CONTENTS	9.76	8.90	8.02	4.02	2.83
PARTIALLY PROTECTED	BUILDING	13.06	11.86	10.64	4.45	2.64
	CONTENTS	11.70	10.50	9.31	4.99	3.54
UN-PROTECTED	BUILDING	15.34	13.76	12.18	5.33	3.12
	CONTENTS	13.57	12.06	10.32	5.94	4.22

**\*BUSINESS PERSONAL PROPERTY CHARGES**

PERSONAL PROPERTY LIMITS	RATE GROUP						
	1	2	3	4	5	6	0
	Rate Groups 1-6 Include Theft; Rate Group 0 Excludes Theft						
1 - 10,000	246	278	323	464	645	770	3
10,001 - 20,000	253	283	330	472	651	776	11
20,001 - 30,000	259	290	336	478	658	782	18
30,001 - 40,000	268	296	342	485	664	889	24
40,001 - 50,000	284	302	349	491	670	895	30
50,001 - 60,000	280	309	358	498	678	803	37
60,001 - 70,000	286	317	363	504	685	810	43
70,001 - 80,000	293	323	370	512	691	816	51
80,001 - 90,000	299	330	376	518	698	822	58
90,001 - 100,000	307	336	382	525	704	829	64
100,001 - 110,000	314	342	389	531	710	835	70
110,001 - 120,000	320	349	397	538	718	843	77
120,001 - 130,000	326	357	403	544	725	850	83
130,001 - 140,000	333	363	410	552	731	856	91
140,001 - 150,000	339	370	416	558	738	862	98
150,001 - 175,000	357	386	434	574	755	880	114
175,001 - 200,000	373	403	450	590	771	896	131
200,001 - 225,000	389	419	467	608	789	914	147
225,001 - 250,000	406	437	483	624	805	930	163
250,001 - 275,000	422	453	499	640	821	946	179
275,001 - 300,000	440	469	515	658	838	963	197
EACH ADDITIONAL 10,000	6	6	6	6	6	6	6

**\*BUSINESS PERSONAL PROPERTY, OFF-PREMISES CHARGES**

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$2,500	INCLUDED (When \$2,500 Minimum On Premises Is Purchased)						
\$5,000	307	336	382	525	706	829	64
\$10,000	366	397	443	584	765	890	123
\$15,000	434	462	510	651	832	957	190
\$20,000	494	523	570	712	893	1016	251
\$25,000	560	590	638	779	960	1085	318

\*This section does not include contractor's equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

**MONEY AND SECURITIES**

<b>BASE PREMIUM:</b>	
Money and Securities	\$246

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM  
NEW JERSEY**

TERRITORY 03 & 07

\$250 DEDUCTIBLE

**BUILDINGS AND \*BUSINESS PERSONAL PROPERTY RATES  
(RATES PER \$1,000 INSURANCE)**

PROTECTION	COVERAGE TYPE	FRAME	MAS/JOIST	NON-COMB	MASONRY NON-COMB	FIRE RESISTIVE
PROTECTED	BUILDING	10.43	9.66	8.90	3.47	2.10
	CONTENTS	9.76	8.90	8.02	4.02	2.83
PARTIALLY PROTECTED	BUILDING	13.06	11.86	10.64	4.45	2.64
	CONTENTS	11.70	10.50	9.31	4.99	3.54
UN-PROTECTED	BUILDING	15.34	13.76	12.18	5.33	3.12
	CONTENTS	13.57	12.06	10.32	5.94	4.22

**\*BUSINESS PERSONAL PROPERTY CHARGES**

PERSONAL PROPERTY LIMITS	RATE GROUP						
	1	2	3	4	5	6	0
	Rate Groups 1-6 Include Theft; Rate Group 0 Excludes Theft						
1 - 10,000	174	197	229	330	458	547	3
10,001 - 20,000	182	203	237	338	464	554	11
20,001 - 30,000	189	210	243	344	472	560	18
30,001 - 40,000	195	216	250	350	478	566	24
40,001 - 50,000	202	222	256	357	485	573	30
50,001 - 60,000	208	229	262	363	491	579	37
60,001 - 70,000	214	237	269	370	498	587	43
70,001 - 80,000	222	243	277	378	504	594	51
80,001 - 90,000	229	250	283	384	512	600	58
90,001 - 100,000	235	256	290	390	518	606	64
100,001 - 110,000	242	262	296	397	525	613	70
110,001 - 120,000	248	269	302	403	531	619	77
120,001 - 130,000	254	277	309	410	538	627	83
130,001 - 140,000	262	283	317	418	544	634	91
140,001 - 150,000	269	290	323	424	552	640	98
150,001 - 175,000	286	307	339	440	568	658	114
175,001 - 200,000	302	323	357	458	584	674	131
200,001 - 225,000	318	339	373	474	602	690	147
225,001 - 250,000	334	357	389	490	618	706	163
250,001 - 275,000	352	373	406	507	635	723	179
275,001 - 300,000	368	389	422	523	651	739	197
EACH ADDITIONAL 10,000	6	6	6	6	6	6	6

**\*BUSINESS PERSONAL PROPERTY, OFF-PREMISES CHARGES**

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$2,500	INCLUDED (When \$2,500 Minimum On Premises Is Purchased)						
\$5,000	237	258	290	390	518	606	64
\$10,000	296	317	350	450	579	667	123
\$15,000	363	384	418	518	645	734	190
\$20,000	424	445	478	578	706	794	251
\$25,000	490	512	544	645	773	861	318

\*This section does not include contractor's equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

**MONEY AND SECURITIES**

<b>BASE PREMIUM:</b>	
Money and Securities	\$174

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM  
NEW JERSEY**

TERRITORY 04

\$250 DEDUCTIBLE

**BUILDINGS AND \*BUSINESS PERSONAL PROPERTY RATES  
(RATES PER \$1,000 INSURANCE)**

PROTECTION	COVERAGE TYPE	FRAME	MAS/JOIST	NON-COMB	MASONRY NON-COMB	FIRE RESISTIVE
PROTECTED	BUILDING	10.43	9.66	8.90	3.47	2.10
	CONTENTS	9.76	8.90	8.02	4.02	2.83
PARTIALLY PROTECTED	BUILDING	13.06	11.86	10.64	4.45	2.64
	CONTENTS	11.70	10.50	9.31	4.99	3.54
UN-PROTECTED	BUILDING	15.34	13.76	12.18	5.33	3.12
	CONTENTS	13.57	12.06	10.32	5.94	4.22

**\*BUSINESS PERSONAL PROPERTY CHARGES**

PERSONAL PROPERTY LIMITS	RATE GROUP						
	1	2	3	4	5	6	0
	Rate Groups 1-6 Include Theft; Rate Group 0 Excludes Theft						
1 - 10,000	235	264	309	443	616	734	3
10,001 - 20,000	242	270	315	450	622	742	11
20,001 - 30,000	248	277	322	458	629	749	18
30,001 - 40,000	254	283	328	454	635	755	24
40,001 - 50,000	262	290	334	470	643	762	30
50,001 - 60,000	269	298	342	477	650	768	37
60,001 - 70,000	275	304	349	483	656	774	43
70,001 - 80,000	282	310	355	490	662	781	51
80,001 - 90,000	288	317	362	498	669	789	58
90,001 - 100,000	294	323	368	504	675	795	64
100,001 - 110,000	302	330	374	510	683	802	70
110,001 - 120,000	309	338	382	517	690	808	77
120,001 - 130,000	315	344	389	523	696	814	83
130,001 - 140,000	322	350	395	530	702	821	91
140,001 - 150,000	328	357	402	538	709	829	98
150,001 - 175,000	346	372	418	554	725	845	114
175,001 - 200,000	362	390	435	570	742	861	131
200,001 - 225,000	379	406	451	587	758	878	147
225,001 - 250,000	395	424	469	603	776	894	163
250,001 - 275,000	413	440	485	619	792	910	179
275,001 - 300,000	429	458	502	637	810	928	197
EACH ADDITIONAL 10,000	6	6	6	6	6	6	6

**\*BUSINESS PERSONAL PROPERTY, OFF-PREMISES CHARGES**

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$2,500	INCLUDED (When \$2,500 Minimum On Premises Is Purchased)						
\$5,000	294	323	368	504	675	795	64
\$10,000	357	384	429	563	736	854	123
\$15,000	422	450	496	630	803	923	190
\$20,000	483	512	555	691	864	982	251
\$25,000	550	578	622	758	930	1050	318

\*This section does not include contractor's equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

**MONEY AND SECURITIES**

<b>BASE PREMIUM:</b>	
Money and Securities	\$235

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM  
NEW JERSEY**

TERRITORY 05

\$250 DEDUCTIBLE

**BUILDINGS AND \*BUSINESS PERSONAL PROPERTY RATES  
(RATES PER \$1,000 INSURANCE)**

PROTECTION	COVERAGE TYPE	FRAME	MAS/JOIST	NON-COMB	MASONRY NON-COMB	FIRE RESISTIVE
PROTECTED	BUILDING	12.91	11.73	10.56	4.40	2.61
	CONTENTS	12.59	11.25	9.90	5.44	3.87
PARTIALLY PROTECTED	BUILDING	16.94	15.10	13.25	5.90	3.46
	CONTENTS	15.55	13.71	11.89	6.94	4.94
UN-PROTECTED	BUILDING	20.48	18.03	15.60	7.25	4.19
	CONTENTS	18.43	16.11	13.46	8.40	5.98

**\*BUSINESS PERSONAL PROPERTY CHARGES**

PERSONAL PROPERTY LIMITS	RATE GROUP						
	1	2	3	4	5	6	0
	Rate Groups 1-6 Include Theft; Rate Group 0 Excludes Theft						
1 - 10,000	235	264	309	443	616	734	3
10,001 - 20,000	242	270	315	450	622	742	11
20,001 - 30,000	248	277	322	458	629	749	18
30,001 - 40,000	254	283	328	454	635	755	24
40,001 - 50,000	262	290	334	470	643	762	30
50,001 - 60,000	269	298	342	477	650	768	37
60,001 - 70,000	275	304	349	483	656	774	43
70,001 - 80,000	282	310	355	490	662	781	51
80,001 - 90,000	288	317	362	498	669	789	58
90,001 - 100,000	294	323	368	504	675	795	64
100,001 - 110,000	302	330	374	510	683	802	70
110,001 - 120,000	309	338	382	517	690	808	77
120,001 - 130,000	315	344	389	523	696	814	83
130,001 - 140,000	322	350	395	530	702	821	91
140,001 - 150,000	328	357	402	538	709	829	98
150,001 - 175,000	346	372	418	554	725	845	114
175,001 - 200,000	362	390	435	570	742	861	131
200,001 - 225,000	379	406	451	587	758	878	147
225,001 - 250,000	395	424	469	603	776	894	163
250,001 - 275,000	413	440	485	619	792	910	179
275,001 - 300,000	429	458	502	637	810	928	197
EACH ADDITIONAL 10,000	6	6	6	6	6	6	6

**\*BUSINESS PERSONAL PROPERTY, OFF-PREMISES CHARGES**

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$2,500	INCLUDED (When \$2,500 Minimum On Premises Is Purchased)						
\$5,000	317	344	389	523	696	814	83
\$10,000	397	424	469	605	778	896	165
\$15,000	483	512	557	691	864	984	251
\$20,000	565	592	637	773	944	1064	333
\$25,000	651	680	725	859	1032	1150	419

\*This section does not include contractor's equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

**MONEY AND SECURITIES**

<b>BASE PREMIUM:</b>
Money and Securities            \$235

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM  
NEW JERSEY**

TERRITORY 06

\$250 DEDUCTIBLE

**BUILDINGS AND \*BUSINESS PERSONAL PROPERTY RATES  
(RATES PER \$1,000 INSURANCE)**

PROTECTION	COVERAGE TYPE	FRAME	MAS/JOIST	NON-COMB	MASONRY NON-COMB	FIRE RESISTIVE
PROTECTED	BUILDING	11.60	10.64	9.68	3.92	2.34
	CONTENTS	11.10	10.00	8.91	4.69	3.33
PARTIALLY PROTECTED	BUILDING	14.90	13.39	11.87	5.15	3.02
	CONTENTS	13.52	12.02	10.53	5.90	4.21
UN-PROTECTED	BUILDING	17.78	15.79	13.79	6.22	3.63
	CONTENTS	15.87	13.97	11.81	7.10	5.06

**\*BUSINESS PERSONAL PROPERTY CHARGES**

PERSONAL PROPERTY LIMITS	RATE GROUP						
	1	2	3	4	5	6	0
	Rate Groups 1-6 Include Theft; Rate Group 0 Excludes Theft						
1 - 10,000	174	197	229	330	458	547	3
10,001 - 20,000	182	203	237	338	464	554	11
20,001 - 30,000	189	210	243	344	472	560	18
30,001 - 40,000	195	216	250	350	478	566	24
40,001 - 50,000	202	222	256	357	485	573	30
50,001 - 60,000	208	229	262	363	491	579	37
60,001 - 70,000	214	237	269	370	498	587	43
70,001 - 80,000	222	243	277	378	504	594	51
80,001 - 90,000	229	250	283	384	512	600	58
90,001 - 100,000	235	256	290	390	518	606	64
100,001 - 110,000	242	262	296	397	525	613	70
110,001 - 120,000	248	269	302	403	531	619	77
120,001 - 130,000	254	277	309	410	538	627	83
130,001 - 140,000	262	283	317	418	544	634	91
140,001 - 150,000	269	290	323	424	552	640	98
150,001 - 175,000	286	307	339	440	568	658	114
175,001 - 200,000	302	323	357	458	584	674	131
200,001 - 225,000	318	339	373	474	602	690	147
225,001 - 250,000	334	357	389	490	618	706	163
250,001 - 275,000	352	373	406	507	635	723	179
275,001 - 300,000	368	389	422	523	651	739	197
EACH ADDITIONAL 10,000	6	6	6	6	6	6	6

**\*BUSINESS PERSONAL PROPERTY, OFF-PREMISES CHARGES**

LIMITS	RATE GROUPS						
	1	2	3	4	5	6	0
\$2,500	INCLUDED (When \$2,500 Minimum On Premises Is Purchased)						
\$5,000	246	267	299	400	528	616	74
\$10,000	315	336	370	470	598	686	142
\$15,000	392	413	446	547	674	763	219
\$20,000	462	483	515	616	744	834	290
\$25,000	539	558	592	693	821	909	366

\*This section does not include contractor's equipment, tools and equipment or Installation Floater coverage which is available under Inland Marine Forms.

**MONEY AND SECURITIES**

<b>BASE PREMIUM:</b>	
Money and Securities	\$174

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM  
NEW JERSEY**

**RULE 5 - PREMIUM MODIFICATIONS**

**5.1 Protective Devices or Services**

<b>Burglary Protection</b>	<b>Factor</b>
Watchman-signals to central station or police station	0.75
Watchman-other	0.95
Burglary Alarm System-signals to central station	0.80
Burglary Alarm System-other	0.95

<b>Sprinklered Properties</b>	<b>Factor</b>
Frame	0.40
Joisted Masonry	0.40
Non-combustible	0.55
Masonry Non-combustible	0.65
Fire Resistive	0.65

**RULE 6 - DEDUCTIBLES**

**TABLE 1 - Liability Deductibles**

DEDUCTIBLE	FACTOR
\$250	0.98
\$500	0.85
\$1,000	0.77

**TABLE 2 - Property Deductibles**

DEDUCTIBLE	FACTOR
\$250	1.00
\$500	0.95
\$1,000	0.91
\$3,000	0.84
\$5,000	0.80
\$10,000	0.78

**RULE 8 - PROPERTY COVERAGE OPTIONS**

**8.2 Automatic Increase - Coverages A and/or B**

% of Annual Increase	Factor
2%	1.01
4%	1.02
6%	1.03
8%	1.04
10%	1.05

Each Additional - 2%    add to above    0.01

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM  
NEW JERSEY**

**RULE 8 - PROPERTY COVERAGE OPTIONS (contd.)**

**8.3 Reserved For Future Use**

**8.4 Reserved For Future Use**

**8.5 Loss of Income (See Supplement Page 1)**

Factor 0.05 - Written without a limit  
Factor 0.04 - Written subject to a 72 hour waiting period.

**8.6 Ordinance or Law Extension**

Factor 1.10

**8.7 Back up of Sewers and Drains**

\$9.41 per \$1,000 of insurance. Maximum limit available - \$5,000.

**8.8 Employee Dishonesty**

	LIMIT			
	\$5,000	\$10,000	\$25,000	\$50,000
<b>Up to 5 Employees</b>	80.00	107.00	164.00	237.00
<b>Each Additional Employee</b>	8.00	11.00	17.00	24.00

**8.9 Money and Securities**

LIMITS		FACTORS
\$1,000 ON	\$0 OFF	0.97
\$1,000 ON	\$1,000 OFF	1.10
\$1,500 ON	\$0 OFF	1.11
\$1,500 ON	\$1,500 OFF	1.25
\$2,000 ON	\$0 OFF	1.25
\$2,000 ON	\$2,000 OFF	1.41
\$2,500 ON	\$0 OFF	1.38
\$2,500 ON	\$2,500 OFF	1.57
\$5,000 ON	\$0 OFF	1.73
\$5,000 ON	\$2,000 OFF	1.84
\$5,000 ON	\$5,000 OFF	1.96
\$10,000 ON	\$0 OFF	3.46
\$10,000 ON	\$2,000 OFF	3.57
\$10,000 ON	\$10,000 OFF	3.69



**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM  
NEW JERSEY**

**RULE 8 - PROPERTY COVERAGE OPTIONS (contd.)**

**8.11 Accounts Receivable**  
Factor 0.30

**8.12 Valuable Papers and Records**  
Factor 0.70

**8.13 Computers = Hardware and Software**  
\$5.00 per \$1,000

**8.14 Outdoor Signs**  
\$16.00 per \$1,000 of insurance

**8.15 Glass**

	<b>Factor</b>
Exterior- second floor and below	1.00
Exterior - above second floor	0.50
Interior	0.33

**Territory**

01, 02, 06	\$1.232 per square foot
03, 05, 07	\$0.72 per square foot
04	\$0.912 per square foot

**8.16 Earthquake**

<b>Earthquake Classification</b>	<b>Building Structure</b>	<b>Business Personal Property</b>
<b>Zone 4</b>		
1C, 2A	\$0.272	\$0.624
1D, 1 B	0.336	0.624
3A, 4A	0.464	0.624
3B, 4B, 5A	0.480	0.624
4C, 4D, 5AA	0.836	0.912
5B	1.160	1.408
5C	1.662	1.528
<b>Zone 5</b>		
1C-D, 2A-B	\$0.209	\$0.624
3A-B, 4A-B, 5A	0.304	0.528
4C-D, 5AA	0.627	0.768
5B	0.627	1.040

<b>Masonry Veneer</b>	
<b>% of Masonry Veneer</b>	<b>Factor</b>
10% - 25%	1.75
25% - 50%	2.50
Over 50%	4.00
Ground Stability	1.25
Roof Tanks	1.25

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM  
NEW JERSEY**

**8.16.3 Deductible**

% Deductible	Factor
2%	1.00
For Earthquake Construction Classifications 4D, 5AA, 5B, and 5C:	
Each Additional 1%	subtract from above 0.01
For all other Earthquake Construction Classifications:	
Each Additional 1%	subtract from above 0.02

**8.17 Toolbox Endorsement** **\$200**

**9.1 Higher Limits**

**9.1.2 Higher Aggregate Limit**

General Aggregate Aggregate/Occurrence Multiple	Factor
3	1.010
4	1.020
5	1.030
6,7	1.035
8,9	1.040
10	1.050

Products/Complete Work Hazard Aggregate - Aggregate/Occurrence Multiple	Factor
3	1.010
4	1.020
5	1.030
6, 7	1.035
8, 9	1.040
10	1.050

**9.1.3 Higher Fire Legal Liability Limit**

Coverage O Limit	Charge
\$100,000	\$38.00
\$250,000	\$142.00
\$500,000	\$286.00

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM  
NEW JERSEY**

**9.2 Additional Insureds - Blanket Additional Insureds**

Blanket Additional Insureds.  
All Territories \$50 per policy

**9.2.1 Lessors**

\$8.00 per additional insured, per location.

**9.2.8 Lessor of Leased Equipment**

\$24.00 per additional insured.

**9.2.9 Grantor of Franchise**

\$16.00 per additional insured.

**9.2.10 Owners, Lessees, or Contractors**

Factor 0.05

**9.3 Care, Custody, or Control**

Limits	
\$ 1,000	25
2,000	88
3,000	128
4,000	160
5,000	192
10,000	320

**9.5 Non-owned/Hired Automobile Coverage**

Hired Auto Liability  
Non-owned Auto Liability

Limit (000's)		
\$300	\$500	\$1,000
\$ 24	\$ 27	\$ 32
48	56	64
72	83	96

**9.8 Personal and Advertising Injury Exclusion**

Factor 0.95

**9.9 Contractual Liability Coverage Exclusion**

Factor 0.95

**9.14 Aggregate Limits of Insurance - Per Project (Not Available At This Time)**

Factor 0.10

**UTICA FIRST INSURANCE  
COMPANY**

**ARTISANS PROGRAM**

**NEW JERSEY**

**SUPPLEMENT**

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM  
NEW JERSEY**

**LOSS OF INCOME – WITHOUT A LIMIT**

This supplement replaces the Artisans Manual Rule 8.5, Loss of Income - Without a Limit and its rating information.

**8.5 Loss of Income - Without a Limit**

Losses under Coverage C - Loss of Income, can be paid for up to one year without showing a dollar limit on the declarations. When this option is selected, a 72-hour waiting period can be imposed on the loss of income coverage.

**8.5.1 Coverage Without a Waiting Period**

When Coverage C - Loss of Income is written without a limit, determine the additional premium by multiplying the building and business personal property premium by the corresponding factor shown in this supplement.

This coverage is not subject to the property loss deductible. Do not apply the property loss deductible factor.

**8.5.2 Coverage Subject to a 72-Hour Waiting Period**

When Coverage C - Loss of Income is written without a limit, a 72-hour waiting period can be imposed on the coverage provided for Earnings. The 72-hour waiting period will also apply to the Earnings coverage provided under the Supplemental Loss of Income Coverages for Interruption by Civil Authority.

Extra Expense provided under these coverages is not subject to the 72-hour waiting period.

Determine the additional premium by multiplying the building and business personal property premium by the corresponding factor shown in this supplement.

This coverage is not subject to the property loss deductible. Do not apply the property loss deductible factor.

Attach endorsement AP 0611.

**RATING INFORMATION**

The rating information shown in the Artisans Manual for Rule 8.5, Loss of Income - Without a Limit, is deleted and is replaced by the rating information provided below for rule 8.5.1 and for Rule 8.5.2.

**8.5.1 Coverage Without a Waiting Period**

Factor 0.05

**8.5.2 Coverage Subject to a Waiting Period**

Factor 0.04

**UTICA FIRST INSURANCE  
COMPANY**

**ARTISANS PROGRAM**

**NEW JERSEY**

**FORMS & ENDORSEMENTS**

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY**

**LISTING OF FORMS & ENDORSEMENTS**

This forms and endorsements approved for use under this program may vary from state to state. This listing identifies the editions of forms and endorsements that apply in this state. An "x", if shown below, identifies an item that does not apply in most other states. Check the state-specific listing to determine the forms and endorsements approved for use in another state.

**FORMS**

AP-100            2.0            Contractors Special Policy

**MANDATORY ENDORSEMENTS**

AP-0231	10-08		Exclusion – Water Damage
AP-0233	01-08		Exclusion – War and Military Action
AP-0365	10-06		Virus or Bacteria Exclusion
AP-0605	10-02	x	Amendatory Endorsement - New Jersey
AP-0643	12/99		Known Injury or Damage Amendments
AP-0689	06-02		Exclusion – Wet Rot, Dry Rot, Bacteria, Fungi, or Protists
AP-0690	06-02		Exclusion – Exterior Insulation and Finish Systems
AP-0851	09-09		Other Insurance Amendment
AP-0852	09-09		Information Distribution and Recording Violations Exclusion
CL-0321	01-07		Civil Unions Amendment – New Jersey
GL-212	2.0		Exclusion - Explosion, Collapse, Underground Property Damage Hazard
GL-890	UFLANJ		Lead Liability Exclusion
GL-894	2.0		Punitive Damages Exclusion
GL-895	2.0		Employee Redefined
UFR-1	7-11		Roofing Exclusion
UF-CTE	1-00		Contractors Equipment, Tools & Equipment or Material for Installation Exclusion
XCNTROS	1.1		Exclusion of Injury to Employees, Contractors, and Employees of Contractors

**OTHER ENDORSEMENTS**

AP-222	2.0		Property Damage Liability Deductible
AP-304	2.0		Money and Securities Coverage
AP-305	1.0		Glass Coverage
AP-307	1.0		Outdoor Sign Coverage
AP-308	2.0		Employee Dishonesty Coverage
AP-330	10-08		Water Damage Coverage - Back Up of Sewers and Drains
AP-496	1.1	x	Calendar Date or Time Failure Exclusion
AP-0611	01/99		Loss of Income Coverage 72-hour Waiting Period
BAI-1	1.0		Property Coverages- Blanket Additional Insured (Contractors)
BP-305	1.0		Additional Insured - Lessor of Leased Equipment
BP-307	1.0		Additional Insured - Owner or Lessor of Leased Land
BP-309	1.0		Liability Coverage - Designated Premises or Project
BP-320	1.2	x	Accounts Receivable Coverage
BP-321	2.0		Ordinance or Law Extension
BP-322	1.4	x	Computer Coverage
BP-328	1.3	x	Valuable Papers and Records Coverage
BP-331	1.0		Protective Devices
BP-332	1.0		Earthquake Coverage
BP-333	2.5		Non-Owned Auto Liability Coverage/Hired Auto Liability Coverage
BP-336	1.0		Premium Payments

**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY  
LISTING OF FORMS & ENDORSEMENTS**

BP-348	1.0	Theft Exclusion
BP-350	1.0	Condominium Unit-Owners Coverage
BP-499	1.0	Additional Insured - Grantor of Franchise
BP-605	1.0	Expanded Non-Owned Auto Liability Coverage/Hired Auto Liability Coverage
CP-132	2.0	Loss Payable Options
CP-162	2.0	Resident Agent Countersignature
GL-108	1.0	Additional Insureds
GL-111	1.0	Additional Insured (State or Political Subdivisions-Premises Permits)
GL-113	2.0	Additional Insured - Owners, Lessees, or Contractors
GL-117	2.0	Additional Insured - Engineers, Architects, or Surveyors
GL-142	1.0	Amendment - Aggregate Limits on Insurance (Per Project)
GL-210	2.0	Liability Exclusion
GL-242	2.0	Supplemental Liability Coverage - Care, Custody, or Control Exception
GL-841	2.0	Additional Insured - Designated Party
GL-842	2.0	Additional Insured - Lessors
GL-891	2.0	Pesticide or Herbicide Applicator Coverage
GL-899	2.0	Cross Liability Exclusion
GL-903	2.0	Contractual Liability Coverage Limitation (Incidental Contractual Liability)
GL-905	2.0	Exclusion - Coverage P - Personal and Advertising Injury Liability
TLBX	1.0	Toolbox Endorsement

\* **This state requires the above referenced notice(s) be distributed to policyholder and/or applicants. Refer to Bulletin(s) for further information. Other notices may be required. Check state insurance law.**

**CONTRACTORS' EQUIPMENT**

IM 8001	8/99	Contractors' Equipment Coverage
IM 8006	07/99	Schedule of Coverages - Contractors' Equipment Coverage (use with IM 7001)
IM 7002	06-04	Contractors' Equipment Coverage Blanket Equipment Form
IM 7007	08/04	Schedule of Coverages – Blanket Equipment Form
IM 7012	08/99	Equipment Leased or Rented From Others Endorsement
IM 7013	07/99	Equipment Leased or Rented To Others Endorsement
IM 8014	07/99	Rental Reimbursement Endorsement
IM 8015	07/99	Small Tools Endorsement
IM 7016	07/99	Boom Restriction Endorsement
IM 7017	07/99	Weight of Load Exclusion Endorsement
IM 8018	08/99	Percentage Deductible Endorsement
IM 8019	07/99	Waterborne Endorsement
IM 8020	08/99	Replacement Cost Endorsement
IM 7021	08/99	Split Deductible Endorsement
IM 8022	08/99	Property Loaned To Others- Scheduled Contractors
IM 7023	07/99	Property Loaned To Others - Jobsite Coverage
IM 8024	08/99	Trailers and Spare Parts Endorsement



**UTICA FIRST INSURANCE COMPANY  
ARTISANS PROGRAM**

**NEW JERSEY  
LISTING OF FORMS & ENDORSEMENTS**

IM 7025	07/99	Additional Coverages Endorsement
IM 7026	07/99	Agreed Amount Endorsement
IM 7027	07/99	Contractors' Equipment - Income Coverage
IM 7030	07/99	Equipment Schedule
IM 7031	07/99	Equipment Schedule
IM 7032	07/99	Equipment Schedule - Income Coverage
IM 7033	07/99	Agreed Amount Schedule
IM 7034	10/99	Tools Endorsement (to include tools owned by insured)
IM-CEFTE3/00		Contractors' Equipment Theft Exclusion

**INSTALLATION FLOATER**

IM 7100	12-99	Installation Floater Coverage
IM 7105	12-99	Installation Floater Declarations
IM-IFTE	3/00	Installation Floater Theft Exclusion