SPARTA Insurance Programs

Special Events and Artisan Tradesman Contractors

County of Los Angeles

SERVICE PROVIDERS, ARTISANS, AND TRADESMAN (SPARTA) INSURANCE PROGRAM PROVIDING:

COMMERCIAL GENERAL LIABILITY

$1,000,000 PER OCCURENCE / $2,000,000 GENERAL AGGREGATE

NON-OWNED & HIRED AUTOMOBILE LIABILITY

OPTIONAL AND AVAILABLE ON REQUEST

MISCELLANEOUS PROFESSIONAL LIABILITY

$1,000,000 PER OCCURRENCE / $1,000,000 GENERAL POLICY AGGREGATE

(Optional and Subject to Underwriting Approval of Scope of Work)

TOLL FREE NUMBER:

(800) 420-0555

ON-LINE APPLICATIONS AT:

www.2sparta.com

Pre-Approved Coverage

Free, Fast Quotation

Prior Insurance Coverage Not Required

Coverage Issued for Contract Periods of One Day to One Year

Hassle-Free Application

We Do All the Paperwork for You

Call or Apply Online For Your Free Quote Today

SPARTA Insurance Programs Serviced By: Merriwether & Williams Insurance Services, California License #0C01378

S.P.A.R.T.A.

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WHAT IS SPARTA:

SPARTA was designed to provide Commercial General Liability, Professional Liability and Non-owned Automobile Liability coverage to tradesmen, artisans, contractors and tenants who would not otherwise be able to provide the insurance limits needed to successfully bid and compete for Public Entity business opportunities.

THE SPARTA ADVANTAGE:

- Allows the Public Entity to access small local contractors and minority tradesmen thereby keeping their budget dollars within their community.
- Eliminates the costly and often difficult task of acquiring, confirming and storing Certificates of Insurance received from contractors.
- Provides the Public Entity with monthly reports as to the number of participants, size of the contracts, loss information and specific department activity.
- The collection of premiums, assessment of exposures and the production of the **SPARTA PROGRAM** are the responsibility of Merriwether & Williams.
- Provides the Public Entity with a policy of insurance that has been tailored to their specific requirements and needs.
- Enhances the fairness and openness of the entire bid process.

ADVANTAGE TO TRADESMAN, CONTRACTOR OR VENDOR

- No hassle 24-hour quote turnaround.
- Does not require any prior insurance coverage, application or loss runs to participate in the **SPARTA PROGRAM.**
- Allows contractors to purchase coverage for a specific job or contract they have received, thereby lowering their insurance costs.
- Tradesmen, contractors and vendors receive insurance coverage that has been pre-approved by the Public Entity.

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HOW DOES SPARTA WORK?

The artisan, consultant, contractor, vendor or tradesman would go to www.2sparta.com or call our toll free 800 number. One of our licensed professionals would determine the scope of work performed and what coverages are required by the Public Entity. After ascertaining the kind of work performed and the length of the contract, we would fax, mail or email the contractor a quotation. This document contains specific information they will require to purchase the coverage. If they elect to use the **SPARTA PROGRAM**, they send a cashier's check or money order, or pay by credit card on our website, for the amount of the premium. Upon receipt or confirmation of payment, we will issue a Certificate of Insurance based on the Public Entity's pre-approved master policy and coverage will be activated.

At the end of each month, we provide the Public Entity with a copy of all the contractors, vendors and tradesmen who have been issued coverage through the program. This report includes the name of the contractor, the contract or voucher number, when available, the premium paid, department requesting the coverage and what lines of coverage were written. A copy of each certificate issued will be attached to this report. The Public Entity will also receive a claims status report of any new or ongoing claims. Our office will notify the participating certificate holder sixty (60) days prior to expiration of coverage and notify your office if they fail to renew their coverage.

HOW DO YOU ACCESS SPARTA?

Accessing the **SPARTA PROGRAM** is as simple as a toll free telephone call. Our toll free number is 1-800-420-0555.

You may also access our web site at www.2sparta.com.

We will be looking forward to hearing from you. Give us a call and we will do the rest.

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1. **POLICY FORMS:** Commercial General Liability - New Occurrence Form
   Designated Professional Liability (by endorsement)
   Non-Owned Automobile Liability (by endorsement)

2. **POLICY LIMITS:** Commercial General Liability:
   $1,000,000 Per Occurrence
   $2,000,000 General Aggregate
   $1,000,000 Products and Completed Operations
   $1,000,000 Personal and Advertising Injury
   $ 100,000 Fire Damage (any one fire)
   $ 5,000 Medical Expense

   Coverage Available by Endorsement to the General Liability:
   $1,000,000 Professional Liability
   $1,000,000 Non-Owned Automobile Liability

3. Deductible: $500.00 Bodily Injury and Property Damage Per claim including loss adjustment expense.

4. Claims are to be reported to Merriwether & Williams. Should a claim be received by either the Public Entity or Merriwether & Williams, it will be the responsibility of the recipient of the report to inform the Public Entity, agent and carrier as soon as possible.

5. Policy will be issued with the following named insured: Service Providers & Artisan Tradesman – General Liability Program for the Designated Public Entity

6. The following will be ”Named Additional Insured”:
   a. The participating Public Entity and Departments
   b. Each Certificate Holder

7. The following may be added as Additional Insureds to specific Certificates as needed for a charge of $100.00 each plus any applicable tax and fee:
   a. Adjacent property owners, public or private, who grant the Public Entity or the certificate holder access via their premises.
   b. Benefactors, public agencies or private, non-profit organizations who contribute or distribute funds for projects.
   c. Additional interest parties: construction managers, design professionals, adjacent public utilities, railroads, co-operating public agencies not directly involved in construction activities.

8. General Contractors may be named as Additional Insured's in conjunction with projects funded by the Public Entity and as long as the subcontracted work meets the Hazard I and II guidelines and does not appear on the prohibited list. A charge will be made for this service of $100.00, plus any applicable SLA tax and fee. An extra copy of the certificate will be provided.

9. Master Policy issued by Alterra Excess & Surplus Insurance Company (AM Best A VX), for a one (1) year effective period with coverage extended for an additional twelve (12) months after expiration for certificates issued during policy period.

10. A Certificate can be issued in several ways:
    a. For the specified contract awarded with the effective date of the certificate to coincide with the effective date of the specific contract and to expire in accordance with the contract period not to exceed twelve (12) months from the date of issuance. Example: If the Public Entity issued a three (3) year contract the certificate would be issued for twelve (12) months and the premium would be predicated on one third of the contract value. If at the end of that twelve (12) month period the program is still in use, they would need to be issued a new Certificate for an additional twelve (12) months based on one-third of the total original contract value. Coverage may be limited to the specific contract the Certificate is issued for.
    b. Certificates issued for a specific project and length of time can be extended if the project is extended on a monthly basis as needed as long as there is no lapse in coverage.
    c. Certificate of Insurance can be issued on an annual basis for those suppliers, contractors and vendors who work on an "as needed basis" or provide a service on an annual basis.

11. All premiums will be subject to a Surplus Lines Tax and Stamping Fee. Commercial General Liability will have a fully earned Certificate fee of $100.00 except for those policies under $500.00 total premium which will have a fully earned Certificate fee of $50.00. Hired and non-owned auto and professional liability placements will not be subject to additional certificate of insurance fees.

12. Certificates will be issued by Merriwether & Williams and will be issued under a "block" of sequential numbers to be determined at the time the master policy is issued.

13. Each Certificate will have four (4) copies to be dispersed as follows: the Certificate Holder, the Public Entity, Merriwether & Williams, the Surplus Lines Broker and Max Specialty Ins. Co. Disbursement will be the responsibility of Merriwether & Williams.

14. Premiums will be collected at certificate issuance by Merriwether & Williams. **Premiums will be paid by the contractor by cashier's check, money order, or credit card payment. All such premiums will be fully earned at inception. No refunds will be given after inception.**

15. Merriwether & Williams will provide the Public Entity, the General Agent and the Insurance Company with a monthly report of all certificates issued from the first calendar day of the month to the last calendar day of the month. This report will be dispersed to the Public Entity, the General Agent and the Company no later than the 10th day of the following month.

16. Exposures will be divided into six (6) hazard classes based on exposure:
    - Hazard I - Service Providers
    - Hazard IA - Tenants
    - Hazard IB - Vendors and Push Carts
    - Hazard II - Artisan Contractors & Tradesman
    - Hazard IIB - General Liability with Professional Liability
    - Hazard III - Prohibited Operations

17. Service operations will be classified as Hazard I exposures. The rate will be 0.75% of the contract value. Contracts with 90 days or less in duration and $100,000 or less in contract value are subject to the following minimum premium schedule:

Contract Values	Minimum Premium
$ 0 - $ 12,500	$ 350.00
$ 12,501 - $ 25,000	$ 425.00
$ 25,001 - $ 37,500	$ 500.00
$ 37,501 - $100,000	$ 650.00

Contracts exceeding the 90 days, but with less than $100,000 in contract value will be charged $75.00 for each additional month not to exceed an annual charge of $950.00. Minimum annual premium for this class will be $950.00 plus a $100.00 certificate fee and SLA Tax and Fee. Contracts over $100,000 are subject to individual underwriting and rating.

18. **Hazard Class I Schedule without Professional Liability** (To include but not limited to the following):

Caterers (With no public exposure)
Computer software (incl. Training classes)
Distributors (all varieties)
Electronic data processing
Express Companies
Freight forwarders
Laundries
Mailing/addressing companies
Office machine service/repair
Office machine installation
Paper products distributors
Photographers
Printers
Temporary employment agencies (clerical only)
Rental companies (other than autos or contractor equipment)
Uniform suppliers
Vending machine operations

*HAZARD CLASS I RISKS INCLUDING MISCELLANIOUS PROFESSIONAL LIABILITY WILL BE CLASSIFIED AND RATED AS HAZARD II B.

19. **Hazard Class I-A** was designed for risks that lease, rent, or occupy space owned by the Public Entity**.** It provides the full SPARTA coverage limits with the stipulation that products may be excluded if they are determined by the underwriter to be too hazardous. The premium is based on the number of square feet occupied and can be written short term or annually. Rates and minimum premiums are as follows:

Building or Premises: $75.00 per month per 1,000 sq. ft., occupied or $350.00 per 1,000 sq. ft. occupied annually. Annual minimum premium $950.00

Parking Private - County Property Rented to Others: $25.00 per vehicle per day or $350.00 per vehicle annually. Annual minimum premium $950.00

Parks or Open Land* - Rented or Leased to Others: $250.00 per day or $350.00 per acre annually. Annual minimum premium $950.00

**Parks that host or sponsor athletic events or playing fields are excluded from this class.*

20. **Hazard Class IB** was designed for pushcart, snack bars and kiosks occupying space on city, county or public entity property. They must be licensed by the city, county or public entity and have a permit. Food service occupancies must have a current Health Department Permit. The premium basis is per location. Rating classes are as follows:

    Vendors, pushcarts, snack bars and kiosks selling non-food items or food packaged and process by others and not heated or reheated will be charged $250.00 annually.

    Examples: Shoeshine stands, flowers, canned soda, bottled water, packaged chips, cakes or candy, newspapers, books or magazines.

    Vendors, pushcarts, snack bars and kiosks selling food items that are heated, reheated, cooked or packaged by the vendor will be charged $275.00 annually.

    Examples: Hot dogs, dispenser soda or ices, coffee, fruit or vegetables, pretzels, cotton candy, popcorn and unpackaged bakery goods.

    Coverage may be purchased biannually or annually only.

21. **Artisan contractors and tradesman will be classified as Hazard II exposures.** The premium will be 1.0% of the contract value. Contracts with 90 days or less in duration and $100,000 or less in contract value will be subject to the following minimum premium schedule:

Contract Values	Minimum Premiums
$ 0 - $ 16,250	$ 450.00
$ 16,251 - $ 33,000	$ 650.00
$ 33,001 - $ 50,000	$ 825.00
$ 50,001 - $100,000	$ 950.00

    Contracts exceeding 90 days but with contract values of $100,000 or less will be charged a flat $55.00 for each additional month not to exceed an annual flat charge of $1,000.00, plus the SLA tax and fee. The annual minimum premium for this class will be $1,000.00, plus $100.00 certificate fee and the SLA tax and fee.

22. **Hazard Class II Schedule** (To include but not limited to the following):

Alarm installation, service or repair
Cabinetmakers
Cable or telephone system installation
Carpentry-all classes
Carpet cleaning and installation
Caterers (with public exposure)
Communications equipment installation
Consultants (with public exposure) - **Must be submitted to carrier for approval.**
Cement or concrete floors
Concrete construction - **Must be submitted to carrier for approval.**
Conduit construction - within buildings or repair & service of existing lines
Debris removal
Decorating
Demolition - under two stories - no explosives or wrecking ball
Door or window installation or repair
Drywall/wallboard installation or repair
Electrical work within buildings
Excavation - **Must be submitted to carrier for approval.**
Fence installation or repair
Fire extinguisher service
Floor covering installation
Furniture or fixtures installation, service or repair
Glass installation
Grading of land - **Must be submitted to carrier for approval.**
Graffiti removal
Heating and air conditioning installation, service or repair
Janitorial service
Landscaping, lawn mowing, tree trimming or gardening
Locksmiths
Metal erection - artistic or decorative
Masonry work
Modular building erection
Painting-interior or exterior under (3) stories
Paper hanging
Pest control - **Must be submitted to carrier for approval.**
Plumbing
Security guards - unarmed only - excluding rock concerts and sporting events and airports
Sheet metal work
Sign painting and lettering within buildings or under two (2) stories
Tile, stone or marble installation
Window cleaning-interior or exterior under (3) stories

Note: General Contractors may be written in the program as long as the work they are performing conforms with the program guidelines and any subcontractors hired by them are also certificate holders in the program or provide proof of insurance with like limits naming our insured and the public entity as "Additional Insured's".
Residential Construction Contractors are excluded from this program.

23. **Hazard IIB -** Commercial General Liability written in conjunction with Miscellaneous Professional Liability for operations eligible for coverage under the exposures listed in Hazard I & II. Commercial General Liability rate will be 1.25% of the annual contract value subject to $1,250 minimum annual premium. Professional Liability will be subject to a minimum premium of $1,250.00 or 1.25% of the annual contract value (whichever is greater).

24. **Hazard Class III -** the following operations are not eligible for the program and are prohibited operations:

Airport control tower construction, service or repair
Airport control tower equipment installation, service or repair
Airport runway or warming apron construction, service or repair
Airport security
Aircraft service or maintenance
Ambulance services
Alarm monitoring
Blasting operations
Boat or shipbuilding
Bridge or elevated highway construction
Building structure raising or moving
Caisson or cofferdam work
Construction of buildings - more than one (1) story
Dredging
Drilling
Earthquake retrofitting (not to include repair or debris removal)
Electric light or power line construction
Elevator repair, service or installation
Emergency or rescue services
Fire proofing installation, service or repair
Fire suppression system installation, service or repair
Garbage, ash or refuse collection (not to include janitorial operations)
Gas mains or connections construction
Homes, halfway houses and other similar facilities
Metal work or erection - structural or load bearing
Parks that host or sponsor athletic events or playing fields
Pier or dock construction or repair
Pile driving

Pipeline construction or installation
Printers E&O
Railroad construction or repair
Residential Construction Operations
Tank construction or installation
Street, road or highway construction, paving or re-paving
Primary construction of the following:
Steam mains or connections
Sewer main or storm drain construction
Water or sewer man construction
Underpinning of buildings or structures

25. Hired and Non-Owned Auto insurance coverage is available for the following risks:
    a. Offices and Mercantile, No Delivery
    b. Those Risks Without Owned Autos and Only Incidental Exposure

    Hired and Non-Owned Auto insurance coverage is prohibited for the following risks:
    a. Risks with Vehicles Requiring a Commercial Auto Insurance Policy
    b. Risks with a Frequency of Short-Term Rental
    c. Any Risk Offering Courtesy Shuttles
    d. Risks Offering Delivery

    Rate: Non-Owned Auto, $150 Flat Charge
    Hired Auto, $150 Flat Charge
    Total for Hired and Non-Owned Coverage = $300.00 plus surplus lines tax/fee

26. Merriwether & Williams Insurance Services, Inc. will provide the public entity with materials explaining the program and how the service providers and contractors can access the program.

    a. Flyers will be provided with the toll free 800 phone number and website address.
    b. Hard copy quotations will be provided to the service providers with copies to the Public Entity at their request.
    c. Merriwether & Williams Insurance Services, Inc. will attend seminars, workshops, meetings, as the Public Entity deems necessary to promote the program.

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Master Policy Mandatory Forms:	
CG0001(12/07)	Commercial General Liability Coverage Form
CG2134	Exclusion- Designated Work- All work in NY
CG2136	Exclusion- New Entities
CG2147	Employment Related Practices Excl
CG2153	Exclusion- Designated ongoing operations-All work in NY
CG2154	Exclusion- Wrap Ups
CG2167	Fungi or Bacteria Exclusion
CG2186	Exclusion- EIFS
CG2196	Silica or Silica-Related Dust Excl
CG2234	Exclusion- Construction management Errors and Omissions
CG2243	Exclusion- Engineers, Architects, or Surveyors
CG2279	Exclusion- Contractors- Professional Liability
IL0017	Common Policy Conditions
IL0021	Nuclear Energy Liability Exclusion
ILN018	CA Fraud Statement
MXG111	Exclusion- Abuse or Molestation
MXG112	Exclusion- Lead Contamination
MXG122	Punitive Damages Exclusion
MXG151	Exclusion- Earth movement
MXG157	Exclusion - Asbestos
MXG169	Violation of Statutes That Govern Emails, Fax Phone Calls
MXM100	Minimum Earned Premium
MXM101	Service of Suit
MXM103	Privacy Policy
MXM106 CA	Important Notice
CG0300	Deductible Liability Insurance
Specific Endorsements:	
CG2426	Amendment of Insured Contract Definition
MXG103	Independent Contractors Conditional Endorsement
MXG102	Limitation to Designated Class Endorsement
HIRED/NON OWNED AUTO ENDORSEMENT (WHEN APPROVED BY CARRIER AND CHARGED)PROFESSIONAL LIABILITY (WHEN APPROVED BY CARRIER AND CHARGED)	
Specific Exclusions:	
CG2149	Total Pollution Exclusion
MXG611	Exclusion- Prior Work
MXG108	ASSAULT & BATTERY
MXG109	COMMUNICABLE DISEASE
MXG105	Exclusion- Injury to Independent Contractors
MXG104	Exclusion- Pre-Existing or Progressive Damage or Defect
MXG101	New Residential Construction exclusion
MXG610	Exclusion- Cross Suits
CG2116	PROFESSIONAL LIABILITY
CG2101	ATHLETIC OR SPORTS PARTICIPANTS