

# Workers' Compensation



From Clear Spring



**Quote and Bind  
Online**



**Fast Turnaround  
Times**



**Simplified  
Proposal**

## PROGRAM HIGHLIGHTS

- Rated A- (Excellent) by A.M. Best
- 400 Eligible Class Codes
- Simplified proposal showing net rates per class and detailed payment plans
- Simplified binding process with one payment and online bind confirmation
- Contactless electronic signatures and monthly payroll reporting coming soon

## NOW ELIGIBLE AS NEW VENTURES / NO PRIOR COVERAGE

- 5403/5432 Carpentry
- 5474/5482 Painting/Wallpaper
- 5446/5447 Wallboard
- 5027/5028 Masonry
- 7219 Trucking
- *and many others available*

## EXPANDED EXPOSURES AND NEW ELIGIBILITY

- Subcontractors up to 75% of total operations
- New venture risks with no prior work comp coverage
- Risks with current or past lapses in coverage
- Work performed up to 20 feet / 2 stories above ground level
- Work performed up to 6 feet below grade
- No repossession or roadside work performed
- No above ground tree trimming or window cleaning

## OWNER ONLY POLICIES

- No employees or payroll required
- Subcontracted costs up to \$50,000 annually is allowed
- Certificates of insurance collected & retained by insured for all subcontractors
- Monthly verification of no payroll & acceptable sub costs by the insured
- General Liability coverage must be placed with BTIS within the work comp policy term
- Minimum Premium less than \$1,000
- Roofing & Painting Contractors are not eligible

## LOOK FOR THIS ICON



[btisinc.com](http://btisinc.com) | 877.649.6682



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More classes than ever

## PREVIOUSLY INELIGIBLE CLASSES - NOW AVAILABLE

- 0038 Stock Farms
- 0096 Nut Hulling/Shelling/Processing
- 1701 Cement Mfg
- 1710 Stone Crushing
- 2014 Grain/Rice Milling
- 2030 Sugar Mfg/Refining
- 2081 Butchering
- 2759 Wooden Box/Container Mfg
- 3821 Auto/Truck Dismantling
- 5040/5057 Iron/Steel Erection
- 5213 Concrete Construction
- 5214 Concrete/Cement Work
- 5474/5482 Painting/Wallpaper Install
- 5506/5507 Street/Road Construction
- 5552/5553 Roofing
- 5632/5633 Steel Framing
- 6307/6308 Sewer Construction
- 6315/6316 Water Mains Construction
- 7198 Parcel Delivery/Messenger Service
- 7207 Stables
- 7219 Trucking Firms
- 7232 Mail Delivery Service Companies
- 7248 Marine Appraisers/Surveyors
- 7272 Water Truck Service Companies
- 7332 Ambulance Services (non emergency)
- 7365 Taxicab Operations
- 7580 Sanitary/Sanitation Districts Operation
- 7600 Communication Service Providers
- 8110 Stores-welding supplies
- 8215 Hay/Grain/Feed Dealers
- 8267 Machinery/Equipment Dealers
- 8293 Warehouses-furniture
- 8304 Grain Elevators/Storage Warehouses
- 8350 Gasoline/Oil Dealers
- 8390 Auto/Truck/Van Conversion/Customizing
- 8400 Motorcycle Dealers/Repair Facilities
- 8500 Metal Scrap Dealers
- 8601 Engineers-consulting
- 8729 Elevator Service Inspections/Oil/Adjust
- 8827 Home Care Services
- 8829 Skilled Nursing Facilities
- 8830 Institutional Employees
- 8847 Beverage Container Collection/Redemption
- 8851 Congregate Living Facilities-elderly
- 8852 Home Infusion Therapists
- 9007 Apt/Condo Operation-seniors
- 9016 Amusement/Rec Facilities-no device
- 9033 Housing Authorities
- 9070 Residential Care Facilities-elderly
- 9085 Residential Care-development disabled
- 9549 Advertising Companies

