

# NCSG Chimney Sweep Insurance Evaluator

Choose the Right Carrier that understand and provides the coverage and limits unique to the Chimney Sweep Industry:	NCSG Insurance Program	Our Competitors
<b>The Carrier</b>		
A.M. Best Carrier Rating of "A" or Better	Yes <input checked="" type="checkbox"/>	Possible
Quotes Issued Within 72 Hours	Yes <input checked="" type="checkbox"/>	Highly Improbable
National Claims Adjusting	Yes <input checked="" type="checkbox"/>	Possibly
NCSG Membership Discounts	Yes <input checked="" type="checkbox"/>	No
<b>Liability Coverage's/Limits</b>		
Comprehensive General Liability	Yes <input checked="" type="checkbox"/>	More than likely
Soot & Creosote Hazardous Material Coverage	Yes <input checked="" type="checkbox"/>	No – Specifically Excluded
Contractor Professional Liability Coverage	Yes <input checked="" type="checkbox"/>	Excluded, but Optional
Installation Coverage Included	Yes <input checked="" type="checkbox"/>	Excluded, but Optional
Tool Coverage Included	Yes <input checked="" type="checkbox"/>	Excluded, but Optional
Umbrella Coverage Up To \$15,000,000	Yes <input checked="" type="checkbox"/>	Probably not
Defense Cost are in Addition to Policy Limits	Yes <input checked="" type="checkbox"/>	Probably
\$2,000,000 Occurrence/\$2,000,000 Aggregate Limits Available	Yes <input checked="" type="checkbox"/>	Highly Unlikely
<b>Property Coverage/Limits</b>		
Blanket Property Limits Available	Yes <input checked="" type="checkbox"/>	Probably
Commercial Output Form (COP)	Yes <input checked="" type="checkbox"/>	Possible, but not automatic
Debris Removal – Up to \$50,000	Yes <input checked="" type="checkbox"/>	Possible, but not automatic
Fraud & Deceit Coverage - \$5,000	Yes <input checked="" type="checkbox"/>	No, but Optional
Off Premises Utility Service Interruption - \$5,000	Yes <input checked="" type="checkbox"/>	Possible
Expediting Expense - \$50,000	Yes <input checked="" type="checkbox"/>	Unlikely
Fire Department Service Charge - \$25,000	Yes <input checked="" type="checkbox"/>	Usually, with Lower Limits
Ordinance of Law – Undamaged Parts of a Building	Yes <input checked="" type="checkbox"/>	No, but Optional
Ordinance of Law – Increased Cost of Repair/Demolition - \$100,000	Yes <input checked="" type="checkbox"/>	No, but Optional
Personal Effects - \$15,000	Yes <input checked="" type="checkbox"/>	Usually, with Lower Limits
Recharge of Fire Extinguishing Equipment - \$50,000	Yes <input checked="" type="checkbox"/>	Usually, with Lower Limits
Rewards – Up to \$10,000	Yes <input checked="" type="checkbox"/>	Unlikely
Sewer Back Up & Water Below the Surface - \$25,000	Yes <input checked="" type="checkbox"/>	Possible
Accounts Receivable - \$50,000	Yes <input checked="" type="checkbox"/>	Probably as an option
Electrical or Magnetic Disturbances of Computer – Included in Limit	Yes <input checked="" type="checkbox"/>	Unlikely
Fine Arts - \$100,000	Yes <input checked="" type="checkbox"/>	No, but Optional
Property in Transit - \$50,000	Yes <input checked="" type="checkbox"/>	No, but Optional
Property at Exhibitions - \$50,000	Yes <input checked="" type="checkbox"/>	Usually Lower Limits
Off Premises Computers - \$25,000	Yes <input checked="" type="checkbox"/>	Optional
Software Storage - \$50,000	Yes <input checked="" type="checkbox"/>	Optional
Valuable Papers - \$100,000	Yes <input checked="" type="checkbox"/>	Probably
Virus and Hacking - \$25,000 P/Occurrence \$50,000 Aggregate	Yes <input checked="" type="checkbox"/>	Unlikely

Stratus Insurance developed the Chimney Sweep Insurance Program in response to the requests of the chimney sweep industry. Working closely with the National Chimney Sweep Guild (NCSG) and the Chimney Safety Institute of America (CSIA), we were able to develop an insurance policy specific to the needs of the chimney sweeps.

1-866-395-1308

For more information, or applications, please visit our website  
[www.stratusins.com](http://www.stratusins.com)

