

## Artisan/Trade Contractors Product

This product is specifically designed to accommodate the coverage and pricing needs of a wide variety of Artisan and Trade Contractors risks.

### PRODUCT FEATURES:

- ▶ Broad eligibility to include:
  - 30 Eligible Classes of Artisan and Trade Contractors
  - Payroll up to \$500,000
  - Receipts up to \$1,000,000
  - New Ventures
  - Up to 50% subcontracted work
  - Exterior work up to four stories
- ▶ Competitive Pricing
  - Additional rate credits available based on favorable risk characteristics

### COVERAGE FEATURES:

- ▶ Commercial General Liability
  - Limits available to \$1,000,000 occurrence/\$2,000,000 aggregate
  - No Liability Deductible
  - Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
  - Blanket Additional Insured Coverage available
  - Subcontractors are not required to name our insured as an additional insured or to carry equal limits
- ▶ Commercial Excess General Liability, Umbrella, or Excess Umbrella available with limits up to \$5,000,000

### ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation



## Artisan/Trade Contractors Product

This product targets risks within the 90000 series of ISO class codes where total subcontracted costs do not exceed 50% of total sales. Refer to our General Contractors product for risks where total subcontracted costs exceed 50% of total sales.



### The HIT ZONE – *Our highest hit ratio*

- 📍 Up to \$100,000 in annual payroll
- 📍 Up to \$250,000 in annual sales
- 📍 None of the applicant's work subcontracted to others
- 📍 No losses/claims incurred in the past three years
- 📍 Risks with operations that consist entirely of one or more of the following classes:

Air Conditioning Systems	Masonry
Carpet Cleaning	Painting - Interior
Dry Wall or Wallboard Installation	Painting - Exterior
Electrical Work Within Buildings	Paperhanging
Floor Covering Installation	Tile, Stone, Marble or Mosaic Work
Landscape Gardening	Window Cleaning

#### ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Up to \$500,000 in annual payroll
- ▶ Up to \$1,000,000 in annual sales
- ▶ Up to 50% subcontracted work
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years
- ▶ The following classes of business:

Advertising Sign Companies	Heating or Combined Heating	Lawn Care Services
Carpentry	Ventilation or Air Conditioning	Plumbing
Carpet Cleaning	Systems	Siding Installation
Ceiling or Wall Installation	Furniture/Fixtures Installation	Sign Painting
Door/Window/Millwork Installation	House Furnishing Installation	Tree Pruning
Driveway/Parking Lot Paving	Interior Decorators	Upholstering
Other Electrical Contractors	Insulation Work	Window Cleaning

#### PRODUCT ADVANTAGES

- ▶ Blanket Additional Insured Endorsement available
- ▶ Ability to consider new ventures
- ▶ Subcontractors are not required to name our insured as an additional insured or to carry equal limits
- ▶ No Liability deductible
- ▶ Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- ▶ Hostile Fire Exception to Pollution Exclusion
- ▶ Up to 50% subcontracted work is acceptable
- ▶ A.M. Best rated A++ carrier

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## INELIGIBLE RISKS

Additional ineligible characteristics may exist for specific classes. Please confirm ultimate eligibility by consulting the Eligibility Index - Primary.

- ▶ Any operations in California, Louisiana or Alaska
- ▶ Exterior operations in excess of four stories
- ▶ Demolition work other than incidental, interior, non-structural work
- ▶ Use of subcontractors without obtaining certificates of insurance
- ▶ New or renovation work involving Medical or Surgical facilities including Nursing Homes and Assisted Living facilities
- ▶ New or renovation work on facilities such as Refining, Water/Sewage Treatment or other similar Industrial Projects
- ▶ Risks involved in projects for the construction of new apartments, condominium, townhouse or tract homes
- ▶ All 90000 series classes other than those listed as eligible
- ▶ Any prior, existing or pending bankruptcy within the last five years

## AVAILABLE LIMITS:

- ▶ Customer Authority - up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ \$5,000,000 additional capacity available for Excess General Liability or Umbrella Coverages

## SUBMISSION REQUIREMENTS

- ▶ Within 21 days of the inception date of coverage, this account will be subject to the following:
  - Our completed & signed application that accompanies this quote; or
  - Completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
  - Completed & signed application from another company as long as all underwriting information needed has been provided to us.
  - Representation of loss experience for the last 3 years or as long as applicant has been in business, if less than 3 years.

## Artisan/Trade Contractors Product

### WHY DO YOU NEED TO PURCHASE AN ARTISAN/TRADE CONTRACTORS PRODUCT?

- ▶ One of your employees accidentally punctures a pipe and causes water damage to your client's hardwood floor
- ▶ A tenant, in the building you are working on, trips and falls on your construction equipment

Why should you choose Artisan/Trade Contractors Product?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
No Liability Deductible	✓	?
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress	✓	?
Hostile Fire Exception to Pollution Exclusion	✓	?
Defense costs provided outside the limit of liability	✓	?
Up to 50% subcontracted work acceptable	✓	?
Blanket Additional Insured Coverage available	✓	?
Subcontractors are not required to name our insured as an additional insured or to carry equal limits	✓	?

Insure your financial well-being with a stable Company that will be there to pay your claim.