

ARTISAN & TRADE CONTRACTORS



Competitive market for a wide variety of small- to medium-sized Artisan and Trade Contractor risks engaged in the maintenance, service, repair or remodeling of existing commercial or residential structures.**

PRODUCT ADVANTAGES*

- Broad eligibility to include:
 - ✓ Receipts up to \$25,000,000
 - ✓ New Ventures with prior experience
- Competitive pricing
 - ✓ Additional rate credits are available based on favorable risk characteristics
- No Liability Deductible
- A.M. Best rated A+xv
- Subcontractors up to 25% in receipts or \$100,000 is acceptable***

COVERAGES AVAILABLE*

- Limits up to \$1,000,000 occurrence/\$2,000,000 aggregate
- Blanket additional insured endorsements
- Inland Marine for equipment and miscellaneous property

*Coverage may vary according to class of risk and market conditions

**New residential and commercial condominium construction in CA is prohibited

***Subcontractors must carry insurance with limits equal to our insured

ELIGIBLE CLASSES INCLUDE*

- Alarm Installation
- Carpentry
- Carpet cleaning
- Ceiling, Wall, Door, Window, or Millwork installation
- Driveway/Parking lot paving
- Drywall or Wallboard installation
- Electrical work within buildings/electrical contractor
- Floor covering installation
- Furniture/Fixtures installation
- Heating or Combined Heating Ventilation or Air Condition systems
- Interior Decorators
- Insulation work
- Landscape gardening and/or tree pruning
- Masonry
- Painting (Interior or Exterior)
- Paperhanging
- Plumbing
- Siding installation
- Solar panel installation
- Tile, Stone, Marble, or Mosaic work
- Upholstering
- Window cleaning