

## 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 the United States Liability Insurance Group's Artisan/Trade Contractors Product?

Coverage Features	Our Group	Competitors' Policy
No Liability Deductible	$\checkmark$	?
Waiver of Subrogation available	$\checkmark$	?
Blanket Additional Insured Coverage available	$\checkmark$	?
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress	$\checkmark$	?
Hostile Fire Exception to Pollution Exclusion	$\checkmark$	?
Defense costs provided outside the limit of liability	$\checkmark$	?
Up to 50% subcontracted work acceptable	$\checkmark$	?
Subcontractors are not required to name our insured as an additional insured or to carry equal limits	$\checkmark$	?

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

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

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.