



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:

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

PRODUCT ADVANTAGES

- ▶ Blanket Additional Insured Endorsement available
- ▶ Waiver of Subrogation 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 Alaska, Colorado, Louisiana, or West Virginia
 - Limited eligibility for risk with operations in California
- ▶ 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.