

## Program Summary

The Artisan Contractors program provides general liability coverage for specified classes of trade contractors (electricians, carpenter, painters, etc.). The program is designed to meet the needs of small to mid-sized subcontracting companies doing business within the trades and construction industry. The Artisan program does not cover contractors who hold an active or inactive General Contractor's or Builder's License, or contractors acting in the capacity of a General Contractor, Builder, Project Manager or Developer. The scope of work is limited to the customary and routine activities described in the selected classification.

***For a complete listing of eligible classifications, refer to your Artisan Contractors Underwriting Manual.***

## Easy to Use Online Rater!

The Artisan Contractors program is quick and easy to use:

- Our online "Quick Quote" provides the producer with all the coverage levels and associated premiums so your insureds may make precise, informed decisions. No updating quotes to see all the premiums for different limits of liability!
- Quote, bind and upload applications - keep the signed application at your office.
- Quote new business 30 days into the future.
- Save, recall and revise quotes – up to 60 days in the past
- View existing policy information online, including payment and policy status.
- Submit endorsements online – name/address changes, employee/limit changes, additional insureds, etc.
- Submit cancellations online – keep the signed LPR at your office.
- View Cancellation, Expiration and Inforce reports.
- Generate Loss Run reports for individual policies as well as for the agency as a whole.
- Report insured claims online and receive the claim number instantly!

## Submit To Underwriting

Any risk cancelled or non-renewed by another company; with more than 10 full-time employees; with any loss, claim or suit in the last 5 years; with operations or classes not contained in the Acceptability Guide.

## Ineligible Risks

The following risks are NOT eligible for coverage under the Artisan Program:

- General Contractors/Builders license
- Contractors acting in the capacity of a general contractor, builder, project manager or developer
- Risks that perform exterior work exceeding three stories in height
- Annual payroll in excess of \$300,000 and/or annual gross receipts in excess of \$1,000,000
- Risks that sublet more than 25% of their work to others
- Risks with fewer than three (3) years' experience in selected trade(s)
- Risks that perform work in unrelated classifications or perform work in more than three (3) classifications
- Risks that perform roofing work, including installation or repair of roof flashings, shingles, roof coatings or paint

***Other restrictions apply; refer to Underwriting Manual for detailed eligibility requirements.***

## Basic Coverages and Limits

Each Occurrence	\$100,000
General Aggregate Limit (other than Products/Completed Operations)	\$100,000
Products-Completed Operations Aggregate Limit	\$100,000
Personal & Advertising Injury Limit	\$100,000
Fire Damage Limit - Any one fire	\$100,000
Medical Expense Limit - Any one person	\$ 5,000

***Increased limits of \$300,000/\$300,000, \$500,000/\$500,000 and \$1,000,000/\$1,000,000 are available.***

## Minimum Premiums

Limit of Liability Insurance	Minimum Premium
\$100,000	\$300
\$300,000	\$400
\$500,000	\$500
\$1,000,000	\$750
Scheduled Contractor's Equipment	\$100
Hand Tools Coverage	\$100
Installation Floater	\$100

## Payment Plans

Pay Plan	Minimum Premium	Deposit	No. of Installments	Installment Percentage	Due Dates	Installment Fee
Paid in Full	N/A	100%	0	0%	At inception	\$0.0
4 Payments	\$400	25%	3	25%	Day 45, then every 45 days	\$5.00
7 Payments	\$600	20%	6	13.5%	Day 30, then every 30 days	\$5.00
10 Payments	\$600	20%	9	8.80%	Day 30, then every 30 days	\$5.00

## Optional Coverages Available

### Additional Insured Interest

- An additional charge of \$50.00 will be made for each additional insured endorsed onto the policy using the following endorsements.
  - Lessor of Leased Equipment Endorsement **CG 20 28 07 04**
  - Managers or Lessors of Premises Endorsement **CG 20 11 01 96.**
  - Owners, Lessees or Contractors – Scheduled Person or Organization Endorsement **CG 20 10 07 04.**
- No additional charge will be made when an additional insured is endorsed onto the policy using the following endorsement: State or Political Subdivisions – Permits Endorsement **CG 20 12 07 98.**

## Inland Marine Coverage

**Contractors Equipment - Coverage requires sign of forced entry or removal by force for theft coverage to apply. See Protective Safeguard Endorsement BCIM99.361 0798 for specific information. Proof of ownership required.**

Scheduled Form, All Risk, **Valuation ACV**. Total maximum value for all equipment is \$50,000. Minimum value of single piece is \$1,001 with no piece exceeding \$20,000. **Schedule of equipment is required including value and identification numbers; rate and deductible apply separately to each item covered.** Minimum premium for coverage - \$100.

Value per item	Equipment Deductible	Per Item Rate per \$100
\$ 1,001 - \$ 6,500	\$ 500	1.75
\$ 6,501 - \$10,000	\$1,000	1.50
\$10,001 - \$15,000	\$2,500	1.25
\$15,001 - \$20,000	\$5,000	1.25

**Hand Tools - Coverage requires sign of forced entry or removal by force for theft coverage to apply. See Protective Safeguard Endorsement BCIM99.361 0798 for specific information. Proof of ownership is required.**

Blanket Basis, All Risk, **Valuation ACV**. Total maximum value for all hand tools is \$30,000. Coverage limited to a maximum limit per tool of \$1,000. Rate per \$100 = \$2.25; per occurrence deductible of \$500; minimum premium for coverage - \$100.

### Installation Floater

All Risk, Valuation ACV. Rate per \$100 of coverage = \$2.25; per occurrence deductible of \$500; minimum premium for coverage - \$100.