

# ARTISAN/TRADE CONTRACTORS PRODUCT



- Ⓞ Risks with revenues up to \$1,000,000
- Ⓞ Risks with payroll up to \$500,000
- Ⓞ New ventures
- Ⓞ Risks without prior liability coverage or with prior lapse in coverage
- Ⓞ Risks with up to 50 percent of work subcontracted to others
- Ⓞ Eligible classes include, but are not limited to:

Air conditioning – installation, servicing or repair	Insulation work – organic or plastic in solid state (incidental only)
Carpentry – construction of residential property not exceeding three stories	Insulation work – plastic (incidental only)
Carpentry – interior	Interior decorators
Carpentry – not otherwise classified (NOC)	Janitorial services – incidental to operations
Carpentry – shop only	Landscape gardening
Carpet, rug, furniture or upholstery cleaning – on customer’s premise	Lawn care services
Ceiling or wall installation – metal	Masonry
Contractors – subcontracted work (in connection with construction, reconstruction, erection or repair: not buildings)	Painting – exterior (buildings or structures not exceeding three stories)
Contractors – subcontracted work (in connection with construction, reconstruction, erection or repair: one or two family dwellings)	Painting – interior (building or structures)
Contractors – subcontracted work (in connection with construction, reconstruction, erection or repair of buildings)	Painting – shop only
Debris removal – construction site (incidental only)	Paperhanging
Door, window or assembled millwork – installation (metal)	Plaster or stucco work – interior only
Driveway, parking area or sidewalk – paving or repaving	Plumbing – commercial and industrial
Dry wall or wallboard installation	Plumbing – residential or domestic
Electrical contractors	Siding installation
Electrical work – within buildings	Sign painting or lettering – inside of buildings
Floor covering installation – not ceramic tile or stone	Television or radio receiving set installation or repair
Furniture or fixtures – installation in offices or stores (portable: metal or wood)	Tile, stone, marble, mosaic or terrazzo work – interior construction
HVAC systems or equipment – dealers or distributors and installation, servicing or repair (no liquefied petroleum gas LPG equipment sales or work)	Upholstering
House furnishing installation	Upholstering – shop only
Insulation work – mineral (incidental only)	Window cleaning

## PRODUCT ADVANTAGES

- ▶ Admitted in most states
- ▶ Available for quoting on the web, phone or through your underwriter
- ▶ No liability deductible
- ▶ Blanket additional insured - per written contract, permit, or agreement (premises/operations wording)
- ▶ Additional insured form (products/completed operations wording)
- ▶ Waiver of subrogation



- ▶ Primary and noncontributory wording
- ▶ Full contractual liability option available for many eligible risks

## AVAILABLE LIMITS

- ▶ General liability available up to \$1,000,000/\$2,000,000
- ▶ Excess general liability or umbrella up to \$5,000,000
- ▶ Building, business personal property and business income (combined) up to \$3,000,000 per location
- ▶ Contractors' equipment (scheduled) up to \$150,000 per item, \$1,000,000 per risk
- ▶ Contractors' equipment (miscellaneous tools) up to \$15,000 per risk

## DEDUCTIBLES

- ▶ General liability deductible is \$0
- ▶ Property deductible starts at \$1,000
- ▶ Contractor equipment starts at \$1,000

## BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Marketing resources

See [bizresourcecenter.com](http://bizresourcecenter.com) for a full list of available business solutions

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Operations in AK, CO, LA or WV
- ▶ Trades performed directly by owners or employees that are not listed on reverse side of sheet
- ▶ Risk has or will be involved in projects (in any capacity) for new construction of apartments, condominiums, townhomes or tract housing developments (more than five structures at any single location)
- ▶ Prior allegation or claim involving construction defect
- ▶ Wood floor sanding or refinishing
- ▶ Fire, water, soot, mold, asbestos or any other property damage remediation
- ▶ Installation of overhead garage doors
- ▶ Alarm monitoring or security system installation, service, maintenance or repair
- ▶ Fire suppression or sprinkler work
- ▶ Demolition work (except incidental non-load bearing interior work)
- ▶ Rigging work or use of cranes
- ▶ Exterior work over four stories
- ▶ Work involving medical facilities (other than doctors' offices), surgical facilities, nursing homes or assisted living facilities
- ▶ Installation, service or repair work for cooking equipment or exhaust systems including duct work
- ▶ Work on foundations or chimneys

**CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.**

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 agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

