



## Artisan/Trade Contractors Product

This product is specifically designed to accommodate the coverage and pricing needs of a wide variety of Artisan and Trade Contractors risks.

### PRODUCT FEATURES:

- ▶ Broad eligibility to include:
  - 40 Eligible Classes of Artisan and Trade Contractors
  - Payroll up to \$500,000
  - Receipts up to \$1,000,000
  - New Ventures
  - Up to 50% subcontracted work
  - Exterior work up to four stories
- ▶ Competitive Pricing
  - Additional rate credits available based on favorable risk characteristics

### COVERAGE FEATURES:

- ▶ Commercial General Liability
  - Limits available to \$1,000,000 occurrence/\$2,000,000 aggregate
  - No Liability Deductible
  - Blanket Additional Insured Coverage available
  - Waiver of Subrogation available
  - Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
  - Subcontractors are not required to name our insured as an additional insured or to carry equal limits
- ▶ Commercial Excess General Liability, Umbrella, or available with limits up to \$5,000,000

### ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation

