



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

