

## Program Features

- A XV Best Rated Carrier (Admitted)
- 12 % Commission
- Multi State
- \$1M ea. occurrence /\$2M general agg.
- \$500 minimum premium
- Agency or Direct Bill Options

## Artisan General Liability

### Submission Requirements:

- Complete Acord Including FEIN & Contact info
- Loss Runs for 3 yrs
- % of new work vs service/repair
- % of residential work vs commercial

### Targeted Risks

- Small to Medium hazard artisan or specialty trade contractors engaged in new commercial construction or remodeling existing commercial or residential buildings
- \$2.5 Million or less in revenue
- Subcontracting costs 25% or less
- Valid Contractors license
- 2 yrs experience in the field
- 3 or fewer claims in 3 years - (no construction defect claims)
- No exterior work over 3 stories

### Add On Coverages Available

- Additional Insured endorsements (specific & blanket)
- Primary and non-contributory language
- Per project aggregate
- Waiver of Subrogation (specific and blanket)
- 30 Day notice of cancelation (specific only)
- Employment practices liability (EPLI)
- Employee benefits liability (EBL)
- Identity recovery
- Umbrella (up to \$5 million limit)
- Artisan Inland Marine Endorsement

Classification Description	GL Code
Air Conditioning Systems or Equipment – dealers or distributors and installation, servicing or repair	91111
Appliances and Accessories installation, servicing or repair – commercial	91150
Appliances and Accessories installation, servicing or repair – household	91155
Carpentry – construction of residential property not exceeding three stories in height	91340
Carpentry – Interior	91341
Carpentry – Commercial	91342
Carpentry – Shop Only	91343
Carpet, Rug, Furniture or Upholstery Cleaning – on customers' premises	91405
Ceiling or Wall Installation – metal	91436
Communication Equipment Installation – industrial or commercial	91551
Concrete Construction	91560
Conduit Construction for Cables or Wires	91577
Driveway, Parking Area or Sidewalk Paving	92215
Dry Wall or Wallboard Installation	92338
Electrical Work – within buildings	92478
Fence Erection Contractors	94276
Floor Covering Installation – not ceramic tile or stone	94569
Furniture or Fixtures – installation in offices or stores	95124
Grading of Land	95410
HVAC Systems or Equipment – dealers or distributors and installation, Servicing or Repair – No LPG	95647
House Furnishings Installation	96053
Inspection and Appraisal Companies	96317
Interior Decorators	96611
Janitorial Services (no residential)	96816
Landscape Gardening	97047
Lawn Care Services	97050
Masonry	97447
Metal Erection – decorative or artistic	97650
Office Machines or Appliances	98111
Painting – exterior – buildings or structures – three stories or less in height	98304
Painting – interior – buildings or structures	98305
Painting – Shop only	98308
Paperhanging	98344
Plumbing – Commercial or Industrial	98482
Plumbing – Residential or Domestic	98483
Prefabricated Building Erection	98502
Refrigeration Systems or Equipment – dealers, distributors and installation, servicing or repair – commercial	98636
Septic Tank Systems – cleaning	98805
Septic Tank Systems – installation, servicing or repair	98806
Sign Painting or Lettering – inside Buildings	99003
Sign Painting or Lettering – on Buildings or Structures	99004
Swimming Pool Servicing	99505
Tile, Stone, Marble, Mosaic or Terrazzo Work – interior construction	99746
Upholstering	99826
Upholstering – Shop Only	99827