



Liability Coverage for

ARTISAN CONTRACTORS

REASONS WE ARE YOUR MARKET OF CHOICE FOR ARTISAN CONTRACTORS:

Offer Comprehensive General Liability and Property

- ◆ Additional Insureds (Owners, Lessees or Contractors) **CAN BE** included **for a nominal charge***
- ◆ Primary and non-contributory provision and Waiver of Subrogation provision **CAN BE** included **for a nominal charge***
- ◆ Additional Insured endorsement provides coverage for ongoing operations only
- ◆ Incidental Professional coverage available for licensed contractors
- ◆ Property Enhancement form available (*not available in Hawaii*)
- ◆ Target Risks that may be covered:
 - Vast array of trades considered
 - Commercial and Residential exposures

PRODUCT HIGHLIGHTS:

General Liability

- ◆ GL limits available up to \$2,000,000 each occurrence / \$2,000,000 aggregate
 - Defense is OUTSIDE the limits
- ◆ Damage to Premises Rented to You up to \$100,000
- ◆ Medical Payments up to \$5,000
- ◆ Occurrence – based coverage
- ◆ Additional Insureds available

Property

- ◆ Commercial Property is available for Buildings; Business Personal Property; and Loss of Earnings
 - (*Not available in Hawaii*)
- ◆ Property Extension/Enhancement endorsement includes personal effects and property of others, valuable papers, property off premises, sewer and drain backup, etc.
 - (*Not available in Hawaii*)
- ◆ Property Floaters available to cover Equipment and Tools



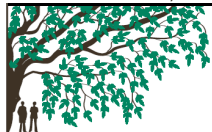
You Skillfully Built a
Profitable Business . . .

Protect Your Assets from Unforeseen
Risk with Liability Coverage through a
carrier rated A+ Superior
by A.M. Best Company.

*** Note: The WW433A APPLIES to ANY ACCEPTABLE Artisan Contractor classes working in Montrose states (AK, NV, AZ, NM, OR, SC, UT, WA, MN, HI, CO, CA). Refer to the Underwriting Guide for acceptable classes. The WW433A IS NOT available in New York.**

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