



Artisan 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:

- ▶ Admitted in most states
- ▶ 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
 - Risks with no prior liability coverage or a lapse in coverage
 - Up to 50 percent 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
 - Primary and noncontributory wording available
 - Full Contractual Liability option available in DE, MD, NJ, PA and VA
 - 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 or umbrella is available with limits up to \$5,000,000

Additional Advantages:

- ▶ A.M. Best rated A++ carrier
- ▶ Quoting available on the web, phone, or through your underwriter
- ▶ Quick binder confirmation
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business





Artisan/Trade Contractors Product

Claim Examples

- ▶ **Bodily Injury:** A contractor was painting the exterior of a house. He lifted his ladder to reposition it and began painting a new section of the house. At the same time, a woman was walking her dog past the house on the adjoining sidewalk. As he repositioned the ladder, it struck the woman, knocking her to the ground. The woman suffered injuries to her head and shoulder. **She incurred \$5,000 of medical bills and missed five days of work, incurring \$1,000 for lost wages.**
- ▶ **Bodily Injury:** An electrician was working on the wiring within the ceiling of an accounting firm's office. He was standing on top of a ladder with his tools and materials on the floor, close to the ladder. An employee of the accounting firm walked by and looked up, curious to view the work being done. In doing so, the employee tripped over the electrician's tools on the floor. The fall caused the employee a severe shoulder injury with repair surgery needed. **The total cost incurred for medical bills, lost wages and other expenses was \$25,000.**
- ▶ **Property Damage:** A contractor was installing dry wall on the second floor of a brand new office building. While fastening the drywall to the studs, the contractor put a screw into a pipe within the wall. The screw caused a slow leak from the pipe and was unnoticed for two weeks. When the leak was discovered, the water had already caused significant damage to the interior studs, drywall, and insulation, as well as the floors and carpeting on the first floor. **The total cost to replace all damaged property was \$12,000.**
- ▶ **Property Damage:** A plumber was working on a bathroom remodeling job. He was responsible for installing the new pipes for the toilet, sinks, shower/tub, etc. He used a torch to solder the new pipes. The flame of the torch caught some insulation within the wall, causing it to smolder; it continued to smolder after the plumber left for the day. That night, the interior wall studs and other materials caught fire, quickly spreading and destroying 75 percent of the home. **The total cost of damages was \$450,000.**

The Business Resource Center is available to all insureds with discounts on background check services, tenant screenings, motor vehicle records, and other great services!





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Why do you need to purchase an Artisan/Trade Contractors Product?

- ▶ One of your employees accidentally punctures a pipe and causes water damage to your client's hardwood floor
- ▶ While you are making lighting repairs, a tenant of a building trips over your tools and gets injured.

Why should you choose the USLI's Artisan/Trade Contractors Product?

COVERAGE FEATURES	USLI	COMPETITORS
No Liability Deductible		
Waiver of Subrogation available		
Blanket Additional Insured Coverage available		
Primary and noncontributory wording available		
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress		
Hostile Fire Exception to Pollution Exclusion		
Defense costs provided outside the limit of liability		
Up to 50% subcontracted work acceptable		
Subcontractors are not required to name our insured as an additional insured or to carry equal limits		
A.M. Best rated A++ Carrier		
A proud member of the Berkshire Hathaway Group		
Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses		