

# IMPROVEMENTS IN PENNSYLVANIA: ARTISAN/TRADE CONTRACTORS PRODUCT



## Changes for Artisan/Trade Contractors in Your State:

- Newly admitted
- Lower pricing/minimum premiums
- Removal of form CG2294 – for risks with no use of subcontractors (applies countrywide)
- Removal of form CG2139 – for risks meeting the following eligibility (applies to DE, MD, NJ, PA and VA):
  - ▶ No more than \$100,000 in annual payroll for trade workers (including owners, employees, casual laborers or volunteers)
  - ▶ No work subcontracted to others
  - ▶ Operations involving a maximum of three trades
  - ▶ Operations involving only the following trades:

Carpentry (interior)  
Carpentry (shop only)  
Carpet/Rug/Furniture cleaning (on customers' premises)  
Ceiling or wall installation (metal)  
Debris removal (construction site - incidental only)  
Dry wall or wallboard installation  
Electrical work (within buildings)  
Floor covering installation (not ceramic, tile or stone)  
Furniture or fixtures (installation in offices or stores)  
Home furnishing installation  
Insulation work (incidental only)

Janitorial services (incidental only)  
Landscape gardening  
Lawn care services  
Painting (exterior - buildings under three stories)  
Painting (interior - building or structures)  
Painting (shop only)  
Paperhanging  
Plastering or stucco work (interior only - incidental only)  
Television or radio receiving set installation or repair  
Tile, stone, marble, mosaic or terrazzo work (interior)  
Upholstering (on customer premises)  
Upholstering (shop only)  
Window cleaning

## Our product is specifically designed to accommodate the coverage and pricing needs of a wide variety of risks

### Product Features:

- ▶ Admitted in many states, including Pennsylvania
- ▶ Broad eligibility to include:
  - 40 classes of artisan/trade contractors
  - Payroll up to \$500,000 and receipts up to \$1,000,000
  - New ventures
  - Risks that have not carried prior liability coverage
  - Up to 50 percent subcontracted work
- ▶ 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
  - Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- ▶ Commercial excess general liability or umbrella is available for limits up to \$5,000,000

### Additional Advantages:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ Policyholders have access to many services through our Business Resource Center which assists in growing and protecting their business

