



Artisan Contractors

An Artisan Contractor has a tool box of unique skills and needs to protect their business from unforeseen risks.

Highlights

- Artisans are small to medium sized contractors that are involved in residential and commercial construction projects.
- Target risks include commercial exposures such as office buildings, stores, hotels, strip malls and residential exposures such as one, two, three or four-family buildings.

Commercial General Liability

- GL limits available up to \$1,000,000/\$2,000,000/\$2,000,000 within your binding authority
- Minimum premium is \$500 for all states
- Damage to premises rented to you coverage included – \$100,000 limit
- Medical payments coverage included - \$5,000 limit
- Available at no charge:
 - Contractors Combination Endorsement is an Additional Insured bundle endorsement that includes the following:
 - Primary and Non-Contributory other insurance condition
 - Waiver of Transfer of Rights or Recovery Against Others to Us
 - Additional Insured – Owners, Lessees or Contractors – Automatic Status When Required in Construction Agreement With You
 - Designated Construction Project(s) General Aggregate Limit
- ISO Additional Insured endorsements (CG2010, CG2028 and CG2037) available in most states
- Contractors Enhancement Endorsement is available with following coverage enhancements:
 - Lost Key Coverage
 - Construction Project Aggregate Limitation
 - Property Damage Extension
 - Primary and Non-Contributory
 - Waiver of Transfer of Rights or Recovery Against Others to Us
 - Increase Limit of Insurance for Medical Expense
 - Increased Limit of Insurance for Damage to Premises Rented to You
 - Additional Insureds included CG2011, CG2018, CG2028 & CG2033



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