

ezArtisan<sup>®</sup>

## ezArtisan Coverage

AmTrust North America strives to make it easier for you to efficiently conduct business. That's why we created ezArtisan, our fast and simple-to-use artisan contractor rating system for general liability coverage at our website. This product complements our ezBOP, ezAuto and ezComp capabilities, providing you with greater cross-selling opportunities.



### Our Focus

small to mid-sized businesses



**\$24.8 Billion**

in total assets



**\$3.5 Billion**

in GAAP surplus capital

## Highlights

- Online premium indications in seconds
- Appetite focused on residential/light commercial artisans (max height: 3 stories; max depth: 6 feet)
- Primary and non-contributory wording available
- New ventures are eligible (2 years' experience in the field required)
- 15% credit available on GL policy when we write the workers' comp policy

## Coverage Limits

- Each occurrence limit: \$1 million
- General aggregate limit: \$2 million
- Products / completed operations aggregate: \$2 million
- Personal and advertising injury limit: \$1 million
- Employee benefits liability: \$1 million

## Umbrella Maximum Limits

- Each occurrence limit: \$5 million
- Policy aggregate limit: \$5 million

## Expansion Endorsement: Optional \$300

- Newly formed/acquired organizations – notice extended to 180 days
- Fire damage for specified perils: \$300,000
- Product recall expense: \$100,000 annually for all defects
- Primary and noncontributory additional insured
- Many more

## Additional Coverage

- Employee benefits liability
- Per-project aggregate
- Stop gap
- Employment practices liability

## Ineligible Exposures

- Risks that subcontract more than 25% of their labor
- Framers (small additions / bathroom and kitchen remodeling are OK)
- Roofers, siding contractors, window or exterior door contractors, foundation contractors, excavators or "handymen"
- Contractors that do large jobs (over \$250,000 per job)

## Preferred Exposures

- Painters
- Electricians
- Carpenters (small remodels or additions)
- Contractors who improve or repair existing structures preferred

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[www.amtrustfinancial.com](http://www.amtrustfinancial.com)

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over those who work on new structures

- Concrete / masonry
- Water-well drilling
- Floor covering
- Swimming pool servicing
- Lawn care
- Janitorial cleaning
- Septic cleaning and installation or repair
- Tiling

### **Minimum Premium**

- \$500