

# Western Region Artisan Coverage

AmTrust North America strives to make it easier for you to efficiently conduct business. That's why we created our fast and simple-to-use artisan contractor rating system for general liability coverage at our website. This product complements our property, inland marine, auto and workers' comp capabilities.



## Leading Writer

of workers' compensation insurance in the U.S.



**\$24.8 Billion**

in total assets



**\$3.5 Billion**

in GAAP surplus capital

## Highlights

- Online premium indications in minutes
- Appetite focused on residential/light commercial artisans (max height: 3 stories; max depth: 6 feet)
- Primary and non-contributory wording available
- Additional insured CG2037 0413 available

## 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

## Additional Coverage

- Per-project aggregate
- Employment practices liability

## Ineligible Exposures

- New ventures (3 years in business required)
- New residential construction including apartments and condos
- Risks that subcontract more than 25% of their labor
- Framers
- Roofers, siding contractors, window or exterior door contractors, foundation contractors, excavators or "handymen"

## Preferred Exposures

- 91342 – Carpentry – commercial
- 91551 – Communication Equipment Installation – industrial or commercial
- 92215 – Driveway, Parking Area or Sidewalk Paving
- 92478 – Electrical Work – within buildings
- 94569 – Floor Covering Installation – not ceramic tile or stone
- 95124 – Furniture or Fixtures – installation in offices or stores
- 97047 – Landscape Gardening
- 95050 – Lawn Care Services
- 98806 – Septic Tank Systems – installation, servicing or repair
- 99505 – Swimming Pool Servicing
- 99746 – Tile, Stone, Marble, Mosaic or Terrazzo Work – interior construction
- 99826 – Upholstering

## Minimum Premium

- \$500

877.528.7878

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

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