

California 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
- 98304 & 98305 – Interior and Exterior Painting – three stories or less in height
- 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

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www.amtrustfinancial.com

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