



GENERAL LIABILITY PROGRAM

FOR

ARTISAN CONTRACTORS

Approved Territory

AL, DE, GA, IL, IN, KY, MD, MS, NC, NJ, OH, SC, TN, WV.

Eligible Risks

The Artisan Contractor Program provides general liability coverage for small to medium-sized artisan contractors within the approved territory. This includes residential and commercial contractors involved in new construction and service/repair/remodel work with less than \$2,000,000 in annual receipts, less than \$1,000,000 in annual payroll, and less than fifteen (15) employees.

Ineligible Risks

Risks that have any one of the following characteristics are not eligible for this program:

- A. Work on condominiums, townhouses, apartments or tract homes over fifteen (15) units at any one time; except for repair or remodeling of not more than fifteen (15) units within a development at any given time.
- B. Work on student housing, senior housing, assisted living facilities or retirement homes EXCEPT for repair or remodeling of not more than one unit within a development.
- C. Any structural work including grading and excavation on slopes of greater than 30 degrees. Retaining wall may not exceed 6 feet in height.
- D. Contractors with more than two (2) non-construction defect claims in three (3) years. (*Subject to referral based on circumstances.*)
- E. Contractors with more than one (1) construction defect claim in five (5) years (open or closed). (*Subject to referral based on circumstances.*)
- F. Sales, installation, service or repair of automatic fire extinguishing systems, boilers, elevators, escalators, either commercial or residential.
- G. Sales, installation service or repair of wood, coal or waste oil-burning stoves.
- H. Removal of asbestos insulation or asbestos containing material, fungus, molds, or installation of insulation materials other than fiberglass or rock wool.
- I. Sales or application of chemicals such as herbicides or pesticides.
- J. Work for petroleum, industrial, or chemical facilities.
- K. Operations/work on or for airport, elevator, environmental remediation, railroad, swimming pool construction, traffic lights, underground tanks, skylights, or EFIS.
- L. Fiber optic cable work or installation.
- M. Tunneling.
- N. Any exterior work over three (3) stories in height.
- O. Contractors who have been personally bankrupt or the principal in a company that has been bankrupt within the past three (3) years.
- P. Recreational or playground construction.
- Q. Risks where any officer, owner, or partner has a prior felony conviction must be referred to Paramount Management for consideration.
- R. Risks involved in demolition of structures exceeding one (1) story in height, and/or demolition of any structure by wrecking ball or explosives.
- S. Any contractor involved in foundation repair, stabilization and/or retrofitting

Underwriting Documentation

- A. A current copy of the Contractors State Licensing Board is required. It must be confirmed that the license is in good standing.
- B. Currently valued loss runs for the past three (3) years are required with every application, where applicable.
- C. A signed Contractor's Supplemental application must be completed within ten (10) calendar days of binding.
- D. A New Venture Supplemental is required for any new ventures. This includes any insured in business for three (3) years or less.

Minimum Premium

- A. Occurrence **\$500**
 - 1) AZ, CA, NV, OR, WA without AG 19 35 03 13 – Exclusion – New Residential Construction... \$1,000

Policy and loss control fees are in addition to minimum premiums.

Time in Business

Applicant will have successfully operated the business for at least three (3) years. **New ventures** will be considered by providing a summary of prior employment and a minimum of three (3) years experience in the same contracting segment.

Subcontractor Percentage

Maximum subcontracted percentage..... 25%

Maximum Coverage Limits

Coverage	Limit
General Aggregate	\$2,000,000
Products Aggregate	\$2,000,000
Per Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Fire Damage Legal Liability	\$100,000
Medical Payment Expense	\$5,000

Optional Coverages

All optional coverages are fully earned in all states.

- A. Additional Insured..... \$100
- B. **Blanket Additional Insured**..... \$250
- C. **Waiver of Subrogation**..... \$100
- D. **Primary Non-Contributory**..... \$100
- E. **Blanket Primary Non-Contributory**..... \$500
- F. Stop Gap (Washington State only)..... \$250

Eligible Class Codes

Code	Description
90089	ADVERTISING SIGN COMPANIES – OUTDOOR
97220	MACHINE SHOPS – NOC
10010	AIR CONDITIONING EQUIPMENT – DEALERS OR DISTRIBUTORS ONLY
91111	AIR CONDITIONING SYSTEMS OR EQUIPMENT – DEALERS OR DISTRIBUTORS AND INSTALLATION, SERVICING OR REPAIR
91127	ALARMS AND ALARM SYSTEMS – INSTALLATION, SERVICING OR REPAIR
91150	APPLIANCES AND ACCESSORIES – INSTALLATION, SERVICING OR REPAIR – COMMERCIAL (\$2,000 MP)
91155	APPLIANCES AND ACCESSORIES – INSTALLATION, SERVICING OR REPAIR – HOUSEHOLD
91177	AUCTIONEERS – SALES CONDUCTED AWAY FROM THE INSURED'S PREMISES
91179	AUCTIONS – ON PREMISES OWNED OR RENTED BY THE INSURED
91315	CABLE OR SUBSCRIPTION TELEVISION COMPANIES
91340	CARPENTRY – CONSTRUCTION OF RESIDENTIAL PROPERTY NOT EXCEEDING THREE STORIES IN HEIGHT
91341	CARPENTRY – INTERIOR
91342	CARPENTRY – NOC
91343	CARPENTRY – SHOP ONLY
91405	CARPET, RUG, FURNITURE OR UPHOLSTERY CLEANING – ON CUSTOMER'S PREMISES
91436	CEILING OR WALL INSTALLATION – METAL
91481	CHIMNEY CLEANING
91523	CLEANING – OUTSIDE SURFACES OF BUILDINGS
91551	COMMUNICATION EQUIPMENT INSTALLATION – INDUSTRIAL OR COMMERCIAL
91560	CONCRETE CONSTRUCTION (No foundation repair, stabilization and/or retrofitting)
91590	CONTRACTORS PERMANENT YARDS – MAINTENANCE OR STORAGE OF EQUIPMENT OR MATERIAL
91629	DEBRIS REMOVAL – CONSTRUCTION SITE
91746	DOOR, WINDOW OR ASSEMBLED MILLWORK – INSTALLATION – METAL
92215	DRIVEWAY, PARKING AREA OR SIDEWALK – PAVING OR REPAVING
92338	DRY WALL OR WALLBOARD INSTALLATION
94381	FIRE SUPPRESSION SYSTEMS – INSTALLATION, SERVICING OR REPAIR (\$2,000 MP)
92451	ELECTRICAL APPARATUS – INSTALLATION, SERVICING OR REPAIR – NOC
92478	ELECTRICAL WORK – WITHIN BUILDINGS
94007	EXCAVATION
94276	FENCE ERECTION CONTRACTORS
94569	FLOOR COVERING INSTALLATION – NOT CERAMIC TILE OR STONE
95124	FURNITURE OR FIXTURES – INSTALLATION IN OFFICES OR STORES – PORTABLE – METAL OR WOOD
95233	GARBAGE, ASH OR REFUSE COLLECTING
13590	GLASS DEALERS AND GLAZIERS
95410	GRADING OF LAND
95625	HANDYPERSON
95647	HEATING OR COMBINED HEATING AND AIR CONDITIONING SYSTEMS OR EQUIPMENT – DEALERS OR DISTRIBUTORS AND INSTALLATION, SERVICING OR REPAIR – NO LIQUEFIED PETROLEUM GAS
96053	HOUSE FURNISHINGS INSTALLATION – NOC
96408	INSULATION WORK – PLASTIC – NOC
96409	INSULATION WORK – ORGANIC OR PLASTIC IN SOLID STATE
96611	INTERIOR DECORATORS
96816	JANITORIAL SERVICES (Floor waxing no more than 5% of gross receipts)
97047	LANDSCAPE GARDENING

Code	Description
97050	LAWN CARE SERVICES
97111	LOGGING AND LUMBERING (OVERCUT EXCLUSION MANDATORY)
97447	MASONRY
97652	METAL ERECTION - IN THE CONSTRUCTION OF DWELLINGS NOT EXCEEDING 2 STORIES IN HEIGHT (\$2,500 MP)
97650	METAL ERECTION - DECORATIVE OR ARTISTIC
97653	METAL ERECTION - NONSTRUCTURAL - NOC
97222	MACHINERY OR EQUIPMENT - INDUSTRIAL - INSTALLATION, SERVICING OR REPAIR
98111	OFFICE MACHINES OR APPLIANCES - INSTALLATION, INSPECTION, ADJUSTMENT, REPAIR
98304	PAINTING - EXTERIOR - BUILDINGS OR STRUCTURES - 3 STORIES OR LESS IN HEIGHT - NOC (SUBJECT TO OVERSPRAY EXCLUSION)
98305	PAINTING - INTERIOR - BUILDINGS OR STRUCTURES
98308	PAINTING - SHOP ONLY
98344	PAPERHANGING
43470	PEST CONTROL SERVICES
98449	PLASTERING OR STUCCO WORK
98482	PLUMBING - COMMERCIAL AND INDUSTRIAL (\$2,000 MP)
98483	PLUMBING - RESIDENTIAL OR DOMESTIC (\$2,000 MP)
98502	PREFABRICATED BUILDING ERECTION
91342	CARPENTRY - NOC
98678	ROOFING - RESIDENTIAL (\$2,500 MP)
98677	ROOFING - COMMERCIAL (\$2,500 MP)
98805	SEPTIC TANK SYSTEMS - CLEANING
98806	SEPTIC TANK SYSTEMS - INSTALLATION, SERVICING OR REPAIR
98884	SHEET METAL WORK - OUTSIDE
98967	SIDING INSTALLATION
98993	SIGN ERECTION, INSTALLATION OR REPAIR
99003	SIGN PAINTING OR LETTERING - INSIDE OF BUILDINGS
99004	SIGN PAINTING OR LETTERING ON BUILDINGS OR STRUCTURES
99080	SOLAR ENERGY CONTRACTORS
99303	STREET CLEANING (NO SNOW REMOVAL)
99505	SWIMMING POOL SERVICING
99650	TELEVISION OR RADIO RECEIVING SET INSTALLATION OR REPAIR
99746	TILE, STONE, MARBLE, MOSAIC OR TERRAZZO WORK - INTERIOR CONSTRUCTION
99777	TREE PRUNING, DUSTING, SPRAYING, REPAIRING, TRIMMING OR FUMIGATING (\$1,500 MP)
99793	TRUCKERS
99827	UPHOLSTERING - SHOP ONLY
99938	WAREHOUSES - NOC
99952	WATERPROOFING - BY PRESSURE APPARATUS
99975	WINDOW CLEANING