



ARTISAN CONTRACTOR BOP PROGRAM



UTICA FIRST'S ARTISAN CONTRACTOR COVERAGE:

Spanning nine states with over 25 years experience and serving over 40,000 customers, the **Utica First Artisan Contractor Program** is well proven to fit the needs of many types of small and medium contractor businesses. With pricing that rivals the best in the industry and a variety of optional coverage endorsements, the Utica First Artisan Contractor Policy is a terrific value.

BASIC FEATURES:

- ✓ **Low priced** with excellent standard coverage
- ✓ New Ventures and Seasonal Risks Eligible!
- ✓ **No Audits!** Policies are rated on number of employees
- ✓ Quotes in **seven minutes or less!** Credit Card and EFT Billable
- ✓ Two optional endorsements that "bundle" key coverages together: The **TOOL BOX** and **TOOL CHEST!**
- ✓ Does your insured do several types of work? Quote our **HANDYMAN** class!

NEW PRODUCT FEATURES:

- ✓ Maximum number of employees **is now ten**, which includes the owner
- ✓ Maximum **gross sales** of \$2,500,000
- ✓ Maximum **total construction cost** to \$2,500,000
- ✓ Commercial work now **up to 100%** for light commercial. No heavy commercial, industrial or manufacturing settings acceptable.



HERE'S WHAT WE'RE LOOKING FOR:

- Carpentry
 - Landscaping
 - Driveway Paving
 - Masonry
 - Painting
 - Floor Covering (Not Hardwood)
 - Plumbing
 - Carpet Cleaning
 - Pool Cleaning
 - Electrical
 - Handyman
 - HVAC
 - Drywall
 - Window & Door Installation
- Ask us about our new classes!*

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DISCUSS WITH YOUR INSURED:

- The policy does not provide XC&U or Non-Owned and Hired Auto Coverage
- The policy does not provide Broad Form Contractual Coverage in NY
- All insureds **MUST** complete an ARTISAN SURVEY (by phone or online) prior to their second-year renewal
- No Roofing Contractors
- No leasing of equipment to others
- No Exterior work above three stories
- No risks who sub-contract more than 25% of their annual work to others
- No General Contractors

KEEP IN MIND: All ARTISAN Policyholders receive a request to complete a short survey (phone or online) prior to the second renewal. This survey is mandatory within 60 days to continue coverage.

★ COMMONLY ADDED ENDORSEMENTS:

- 1 **THE UTICA FIRST TOOL BOX and TOOL CHEST ENDORSEMENTS:** Your choice of protection levels

COVERAGE/PRICE	"TOOL BOX" \$200	"TOOL CHEST" \$400
Small Tools and Equipment: Subject to \$500 deductible	\$10,000	\$25,000
Installation Floater: Subject to \$500 deductible	\$10,000	\$25,000
Care, Custody or Control Limited Coverage	\$1,000	\$5,000
Valuable Papers and Records Coverage	\$5,000	\$25,000
Accounts Receivable Coverage	\$5,000	\$25,000
Computer Coverage	\$5,000	\$10,000
Fire Legal Liability Coverage	\$100,000	\$250,000
Rental Reimbursement Coverage	Not Covered	\$5,000

- 2 **BLANKET ADDITIONAL INSURED ENDORSEMENT:** Allows your insured to name others as additional insured without constantly endorsing the policy
- 3 **BLANKET CONTRACTOR'S EQUIPMENT COVERAGE:** Provides either \$10,000 or \$25,000 Blanket Coverage for tools and other equipment for a reasonable flat cost
- 4 **PRIMARY & NON-CONTRIBUTARY ENDORSEMENT:** No charge
- 5 **OWNERS, LESSEES or CONTRACTORS COMPLETED WORK AUTOMATIC STATUS:** \$150

More endorsement options may be viewed on our website.

