

Artisan Contractor

Our product is designed to accommodate a wide variety of artisan and trade contractors.



Eligible Risks:

- Risks with revenue up to \$1,500,000
- Risks with payroll up to \$750,000
- Risks involved with new construction or remodeling operations
- Property limits up to \$10,000,000 total insurable value per location (where available)
- Operations in all states except: AK, CO, LA, NE and WV
- Over 30 eligible classes

Product Advantages:

- Liability coverage limits up to \$2,000,000/\$4,000,000
- No liability deductibles
- Blanket additional insured coverage available – per written contract, permit or agreement (premises/operations wording)
- Additional insured form available (products/completed operations wording) – not offered in AZ, CA, FL, NV, TX and WA
- Waiver of subrogation available
- Package with contractors equipment including miscellaneous tools and equipment
- Commercial excess or umbrella is available

Business Resource Center Advantages:

- Human resource services
- Background checks
- Payroll services
- Marketing resources

Claim Examples:

Property Damage: A contractor was installing dry wall on the second floor of a new office building. While fastening the drywall to the studs, the contractor put a screw into a pipe within the wall. The screw caused a slow leak from the pipe and was unnoticed for two weeks. When the leak was discovered, the water had already caused significant damage to the interior studs, drywall and insulation, as well as the floors and carpeting on the first floor. The total cost to replace all damaged property was \$12,000.

Liability: An electrician was working on the wiring within the ceiling of an accounting firm's office. He was standing on top of a ladder with his tools and materials on the floor, close to the ladder. An employee of the accounting firm walked by and looked up, curious to view the work being done. In doing so, the employee tripped over the electrician's tools on the floor. The fall caused the employee a severe shoulder injury with repair surgery needed. The total cost incurred for medical bills, lost wages and other expenses was \$25,000.

Additional Advantages:

- Unsurpassed service with a sense of urgency and care
- Same day or next-day business morning claims acknowledgements
- Carries are members of the Berkshire Hathaway company

Eligible classes include, but are not limited to (where available):

- Air conditioning
- Carpentry – construction of residential property not exceeding three stories
- Carpentry – interior
- Carpentry – not otherwise classified (NOC)
- Carpentry – shop only
- Carpet, rug, furniture or upholstery cleaning – on customer's premise
- Ceiling or wall installation – metal
- Contractors – subcontracted work (in connection with construction, reconstruction, erection or repair: not buildings)
- Contractors – subcontracted work (in connection with construction, reconstruction, erection or repair of buildings)
- Contractors – subcontracted work (in connection with construction, reconstruction, erection or repair of buildings)
- Debris removal – construction site (incidental only)
- Door, window or assembled millwork – installation (metal)
- Driveway, parkway area or sidewalk – paving or repaving
- Dry wall or wallboard installation
- Electrical contractors
- Electrical work – within buildings
- Floor covering installation – not ceramic tile or stone
- Furniture or fixtures – installation in offices or stores (portable: metal or wood)
- HVAC systems or equipment – dealers or distributors and installation, servicing or repair (no liquefied petroleum gas (LPG) equipment sales or work)
- House furnishing installation
- Insulation work – mineral (incidental only)
- Insulation work – organic or plastic in solid state (incidental only)
- Insulation work – plastic (incidental only)
- Interior decorators
- Janitorial services – incidental to operations
- Landscape gardening
- Lawn care services
- Masonry
- Painting – exterior (buildings or structures not exceeding three stories)
- Painting – interior (buildings or structures)
- Painting – shop only
- Paperhanging
- Plaster or stucco work – interior only
- Plumbing – commercial and industrial
- Plumbing – residential or domestic
- Siding installation
- Sign painting or lettering – inside of buildings
- Television or radio receiving set installation or repair
- Tile, stone, marble, mosaic or terrazzo work – interior construction
- Upholstering
- Upholstering – shop only
- Window cleaning

Email submissions to commercial@devonparkspecialty.com

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.