



The Artisan Program is intended to cover the liability exposures of small contractors. It is versatile enough to cover not only the liability exposures associated with contractors but also the property exposures as well. The program is easy to rate and is based upon full time and part time employees.

It can include loss to the contractor's tools *off* premises as well as on premises and includes \$5,000 for Care, Custody and Control coverage. The program applies to forty job descriptions including carpenters, plumbers, electricians as well as the more hazardous class of roofers.



20 Moran Circle
Fairmont, WV 26554

Phone: 1-800-654-0147
Fax: 304-366-5456

www.farmersmutual.com

Artisan Program

Coverages Available

AP-100 – Special Causes of Loss – Includes commercial liability coverages and provides “all risk” coverage for buildings and business personal property on premises and \$2,500 of business personal property at the job site (with an option to purchase higher limits).

Bodily Injury, Property Damage Liability

Medical Payments

Products / Completed Work

Fire Legal Liability

Personal and Advertising Injury Liability

Buildings

Business Personal Property

Loss of Income

(A policy can be issued for just liability coverage. Property coverage is not required.)

Eligibility

- Only firms with five or fewer employees
- Maximum gross receipts of \$500,000 with maximum annual payroll of \$100,000
- Firms regularly involved on projects exceeding \$500,000 total construction cost are not eligible
- Firms which rent or lease equipment to others are not eligible
- Firms that are General Contractors are not eligible
- Buildings and/or business personal property occupying buildings that exceed 3,000 square feet are not eligible
- Firms involved in demolition and/or building moving are not eligible



Management and Risk Criteria

(not all inclusive)

Property risks must reflect “Pride of Ownership.”

Liability risks must reflect “Pride in Workmanship.”

Risks must have three years of business experience.

We require that all contractors insured be licensed contractors, and their license number is required on the application.

Certificates of Insurance are required from all sub-contractors indicating limits of insurance equal to or greater than our insured.

Binding Authorities

Property total exposure is \$150,000

Liability is \$500,000
(twice the occurrence limit for the aggregate)

Call for property limits greater than \$150,000