

# **Artisan Contractors**

This product is specifically designed to accommodate the coverage and pricing needs of a wide variety of artisan and trade contractor risks.



### **PRODUCT FEATURES**

- Broad eligibility to include:
  - 40 classes of artisan and trade contractors
  - Receipts up to \$1 million
  - New ventures
  - Risks with no prior liability coverage or a lapse in coverage
  - Up to \$100,000 subcontracted work
  - Exterior work up to four stories
- Competitive pricing
  - Additional rate credits available based on favourable risk characteristics

### **ADDITIONAL ADVANTAGES**

- Financial stability of a carrier rated A++ by AM Best
- Unsurpassed service with a sense of urgency and care
- Contact within 24 hours of claim report by adjuster

#### **COVERAGE FEATURES**

- Commercial general liability
  - Limits available to \$5 million occurrence/\$5 million aggregate
  - No liability deductible
  - · Blanket additional insured coverage available
  - Additional insured with completed operations wording available
  - · Waiver of subrogation available
  - Primary and noncontributory wording available
  - Full contractual liability option available for most risks
  - Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress



## Access Free and Discounted Business Resources

Every USLI policy comes with access to the Business Resource Centre (BRC). Policyholders can save time and money by utilizing BRC resources so they can focus on growing their business. The BRC can help with hiring and training, navigating personnel issues, managing business operations and more.

