SMALL ARTISAN CONTRACTORS

EMC has a product for small artisan contractors designed for operators who generally work on small to midsize construction projects.

The product provides liability, property and inland marine coverages for eligible contracting risks. Building and business personal property coverage must be included, if under the same ownership and both are eligible.

Only buildings occupied principally by contractors for office, shop, storage and open yard exposures are eligible for this program.

The small artisan contractors product is generally available for businesses with the following operations:

- Air conditioning systems, service, installation, repair
- Appliances & accessories, installation, service, repair – household
- Carpentry residential, interior & NOC
- Carpet cleaning on premises
- Ceiling or wall installation metal
- Communication Eq. installation
- Concrete construction
- Contractors executive supervisors or superintendents
- Door, window or assembled millwork
- Driveway, parking area, or sidewalk, paving or repaving
- Drywall or wallboard installation
- Electrical work within buildings
- Fence erection contractors
- Floor covering installation not ceramic, tile or stone
- Furniture of fixtures installation
- Grading of land
- Heating/air conditioning no LPG
- · House furnishings installation
- Interior decorating
- Janitorial services
- Landscape gardening
- Lawn care services
- Lawn sprinkler installation

- Masonry
- Metal erection decorative or artistic
- Office machines or appliances installation, inspection, adjust or repair
- Painting interior and exterior –
 3 stories or less
- · Paperhanging
- Plastering or stucco work
- Plumbing commercial, industrial, residential and domestic
- Prefab. building erection
- Sheet metal work outside
- Siding installation
- Tile, stone, marble, mosaic or terrazzo work interior

The most preferred risks for the small artisan contractors product will:

- Show at least three years of profitable business experience
- Have verifiable prior premium and loss information
- Maintain an annual payroll less than \$1,000,000
- Have no more than 25% of the contractor's gross receipts derived from sublet or subcontracted business
- Obtain necessary building permits required by state and local governments
- Operate at a height less than three stories or 36 feet
- Secure jobsites overnight

EMC offers a wide array of coverages to meet the needs of small artisan contractors.

In addition to property, liability and inland marine coverages, EMC has other coverages available like commercial auto, workers' compensation (selected territories and classifications), and more to customize the protection needed.

EMC Insurance Companies Des Moines Branch

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Highlights of key coverages available for small artisan contractors

PROPERTY	
Accounts Receivable	\$25,000
Business Income from Dependent Properties	\$1,000/day to \$25,000
Computer Mechanical Breakdown*	\$50,000
Debris Removal	25% plus \$25,000
Employee Dishonesty	\$25,000
Employees' Tools	\$500/employee to \$5,000
Equipment Breakdown	Generally included by endorsement, subject to exceptions
Extra Expense	\$25,000
Fine Arts	\$25,000
Fire Department Service Charge	\$5,000
Fire Extinguisher Systems Expense	ALS
Increased Cost of Construction	5%/\$25,000
Inventory and Appraisal Expense	\$10,000
Lock Replacement and Re-keying	\$5,000
Money and Securities	\$10,000
Newly Acquired: Buildings, for 120 Days Business Personal Property, for 120 Days Business Income Outdoor Property (with expanded perils)	\$1,000,000 \$500,000 \$250,000 \$15,000/\$1,000 for any
	one tree, shrub or plant
Peak Season	25%
Personal Effects and Property of Others	\$25,000
Pollutant Cleanup	\$25,000
Premises Boundary Definition	Within 1,000 feet of any described premises
Preservation of Property	Included up to 60 days
Property – In transit	\$25,000
Property – Off premises	\$25,000
Replacement Cost Valuation – All losses under \$10,000	Included
Reward Payment	\$5,000
Sales Representative Samples	\$25,000
Signs – Attached to the building	\$25,000
Signs – Not attached to the building	See Outdoor Property
Spoilage†	\$50,000
Utility Services – Direct damage	\$25,000
Valuable Papers	\$25,000
Water Backup and Sump Overflow	\$5,000/\$25,000
AUTO	

AUTO	
Airbag Coverage	
Blanket Additional Insured	
Unintentional Failure to Disclose	
Transportation Expense	\$75/Day, \$1,000 Max
Personal Property of Others in Auto	\$500
Towing and Labor	Up to \$100 private passenger Up to \$500 other than private passenger
Mental Anguish Included as Bodily Injury	
Cost of Bail Bonds – \$3,000	
Waiver of Glass Deductible	

LIABILITY
3-Year Reporting of Medical Payments Claims
Damage to Premises Rented to Insured
Nonowned Watercraft (under 51 feet)
Unintentional Failure to Disclose
Contractual Liability for "Insured" Contract
Newly Acquired Organizations – 180 days
Mental Anguish Included as Bodily Injury
Cost of Bail Bonds – \$3,000
Broadened Named Insured
Employees as Insureds
Additional Persons Insured – Spouse of a partner
Premises Operations, Personal Injury and Advertising Injury
Host Liquor Liability
Limited Worldwide Liability

AVAILABLE AS COVERAGE OPTIONS^V

Inland Marine

Electronic Data Processing Equipment

Contractors Equipment

Builders Risk

Installation Floater

Crime

Money and Securities

Property

Contractors Business Income and Extra Expense Coverage Form – Actual loss sustained Automatic Increase (Inflation Guard)

Earthquake

Liability

Extended Property Damage (CCC Coverage)

Per Location Aggregate

Per Project Aggregate

Limited Contractors Errors and Omissions

Fellow Employee Coverage

Blanket Additional Insured

Blanket (Completed Operations) Additional Insured

Blanket Waiver of Subrogation

Mobile Equipment Pollution

Auto

Fellow Employee Coverage

The contents of this brochure are provided for informational purposes only and are not intended to be all inclusive. Please refer to the issued policy for specific details regarding coverages, conditions and exclusions. In the event of a conflict between the terms contained herein and the policy, the policy terms and conditions will prevail.

- * If Equipment Protection Endorsement is included and Electronic Data Processing coverage is <u>not</u> written
- † If Equipment Protection Endorsement is included
- ¥ Coverage options are not automatically included; a request for the specific coverage option is needed

