

# ARTISAN CONTRACTORS' INSURANCE COVERAGE



With Artisan Contractors' Coverage from Rockford Mutual, you can focus on the prosperity of your business rather than whether or not you've obtained the correct insurance. Our Artisan program offers **competitive rates** and **customized coverages!**

The Artisan Contractors' program is an extension of our Commercial Package Policy tailored for smaller contractor operations like the preferred exposures listed to the left.

## Preferred Exposures

- ✓ Carpenters
- ✓ Concrete Construction
- ✓ Electricians
- ✓ Heating & Air Conditioning
- ✓ Landscapers
- ✓ Masons
- ✓ Painters
- ✓ Pavers
- ✓ Plumbers

\*Full list of covered classes available upon request.

## Highlights

- Online quoting available for immediate results
- Competitive rates
- New ventures are acceptable for most classes (*3 years' experience in the field required*)

## Coverage Limits

- Up to \$1 million occurrence/  
\$2 million aggregate
- Per project aggregate available
- Per location aggregate available

## Artisan Contractor's Coverage Endorsement:

- Contractors equipment and tools: \$10,000
- Installation floater: \$10,000
- All employee tools: \$5,000
- Any one tool: \$2,500
- Equipment rental reimbursement: \$5,000
- Debris removal: \$5,000
- Business income: \$10,000

## Eligibility Requirements

- Less than 5 employees (Full Time + Part Time)
- Payroll less than \$250,000
- Gross receipts less than \$1.25 million

## Ineligible Exposures

- Risks that subcontract more than 25% of their labor
- Janitorial, roofing, sign installation and pest control services are ineligible

## Inland Marine Classes Available for Higher Limits

- Contractor's Equipment
- Installation floater
- Employee tools

## Umbrella Maximum Limits

- Up to \$5 million limit available

## Additional Programs to Fit the Needs of the Contractor

- Umbrella policies
- Commercial Auto
- Workers Compensation for select classes



### Artisan Contractor Resources

Discover contractor tips & trends you need to stay protected on our commercial blog at

[www.rockfordmutual.com](http://www.rockfordmutual.com)



Rockford Mutual holds a **97%** Customer Satisfaction Rating!

