This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail. All information and representations herein are as of 2019. CA License #0G61094. Rev. 3.2019

**General Contractors**
- $1,250 minimum premium
- Commercial & residential
- Homebuilders
- Paper GC’s eligible (100% subcontracted)
- New ventures eligible
- Work completed by subcontractors is covered
- Residential General Contractors with up to $15 million in annual receipts and up to $3 million for any given project
- Commercial General Contractors with up to $45 million in annual receipts and up to $15 million for any given project

**Artisan Contractors**
- $500 minimum premium (some class codes higher)
- Commercial & residential
- Small to medium-sized contractors
- New construction
- Service/Repair/Remodel
- Up to $10M in annual sales
- Up to $2M in annual payroll
- Up to 15 employees
- Significant discounts available for 100% service/repair or remodeling

**Target Industries**
- **80+ eligible class codes, including:**
  - Artisan contractors
  - Carpentry
  - Concrete construction
  - Debris removal
  - Dry wall or wallboard installation
  - Electrical work (within building)
  - Excavation
  - Furniture or fixtures (installation in offices or stores) portable metal or wood
  - General contractors
  - Grading of land
  - Handyman
  - Homebuilders
  - HVAC
  - Janitorial services (no floor waxing)
  - Landscape gardening
  - Masonry
  - Painting (exterior) buildings or structures: 3 stories or less in height
  - Painting (interior) buildings or structures
  - Plumbing (commercial and residential)
  - Roofing (no heat applied)
  - Tile, stone, marble, mosaic or terrazzo work (interior construction)
  - Tree trimming

**Product Highlights**
- A.M. Best ‘A’ (Excellent) rating
- Limits up to $1,000,000 per occurrence / $2,000,000 general aggregate
- Included:
  - Blanket additional insured
  - Primary & non-contributory wording
  - Waiver of subrogation
  - CG 20 37 for completed ops for 100% commercial projects
- 15% down payment; financing available

**Availalbe in All States, Except:**
AK, AL, CO, DE, HI, IA, KY, LA, NY, VA, WV

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**Email submissions to:**
CDsubmissions@atlas.us.com
855.309.3310

**Ask about our online rater!**