



UTICA FIRST

INSURANCE COMPANY



ARTISAN CONTRACTOR QUICK TIPS



UTICA FIRST'S ARTISAN CONTRACTOR COVERAGE:

Spanning nine states with over 25 years experience and serving over 40,000 customers.

WHO'S ELIGIBLE?

- **Residential or Light Commercial Contracting Risks with 1-10 employees including owner** (part time employees count as ½)
- **Ineligible:** General Contractors, or work above 3 stories. No heavy commercial, industrial, manufacturing, or work in large malls, hospitals, schools, or other high-hazard settings
- **Exclusions include:** Roofing, Exterior Spray Painting, Equipment Leasing, XCU, and Hired/Non-Owned Auto, Bacteria/Virus. Snowplowing excluded, but limited buyback available
- **Maximum Annual Gross Sales of \$ 2,500,000**
- **Maximum Total Construction Cost of \$ 2,500,000**
- **New Ventures OK!**
- **No Audits!** We rate on number of employees. A brief survey required at 2nd renewal



HERE'S WHAT WE'RE LOOKING FOR:

- | | | |
|---------------------------------------|---|---|
| ● Appliance Installation | ● Furniture-Upholstery | ● Pool Cleaning (no inst. or pop up cvg.) |
| ● Air Conditioning & Heating (no LPG) | ● Garage/Overhead Doors Inst. | ● Siding-Aluminum or Vinyl |
| ● Awning Installation | ● Glaziers | ● Siding-Masonry/Stone (3 stories max.) |
| ● Carpentry | ● Gutter Installation & Cleaning | ● Sign Painting (1st floor only) |
| ● Carpentry-Framing | ● Handyman (3 or more classes of work) | ● Surveyors-Land |
| ● Carpet or Rug Cleaning | ● HVAC | ● Tile or Stone Work-Interior |
| ● Cleaning-Residential or Office | ● House Furnishings Installation | ● Wall or Ceilings Inst.-Metal |
| ● Communications Equip. Installation | ● Inspectors/Appraisers-Land | ● Wallpapering |
| ● Concrete Construction (no backhoes) | ● Insulation-Residential | ● Water Treatment (including softening) |
| ● Door and Window Installation | ● Interior Decorating | ● Window Cleaning (3 stories max) |
| ● Driveway & Sidewalk Paving | ● Landscaping (no tree trimming, spraying, or backhoe work) | ● Window Decorating |
| ● Drywall | ● Masonry | |
| ● Electricians (no alarm work) | ● Painting-Exterior (3 stories or less) | |
| ● Fence Erection | ● Painting-Interior | |
| ● Floor Covering Inst. (not tile) | ● Plaster or Stucco Work | |
| ● Furniture-Woodworking | | |

KEEP IN MIND: All ARTISAN Policyholders receive a request to complete a short survey (phone or online) prior to the second renewal. This survey is mandatory within 60 days to continue coverage.



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FOR MORE INFORMATION VISIT: www.uticafirst.com

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OUR POLICY INCLUDES:

- Primary and Non-Contributory
- Blanket Waiver of Subrogation

EASY BILLING!

- The Utica First Artisan “4-Pay” Program: 25% downpayment at effective date, with 3 payments following at 60-day intervals. Accelerated billing to coincide with most contractor’s work season! Credit Cards, Checks, Money Orders, e-Checks, and Electronic Funds Transfer accepted.
- **Monthly Billing:** Available with EFT or Credit Card Only. Visa, Mastercard, Discover, and American Express accepted. 15% downpayment due at effective date.

NEED MORE COVERAGE? ADD THESE ENDORSEMENTS AS NEEDED!

- Blanket Additional Insured
- Owners, Lessees, or Contractors-Completed Work-Automatic Status
- Blanket Contractors Equipment (\$10,000 or \$25,000)
- Per Project Aggregate
- Tools and Equipment Coverage
- Snowplowing Endorsement (Residential 1-4 family dwellings only)
- Voluntary Property Damage Coverage (\$1,000, \$2,000, or \$5,000)
- Specific Additional Insured Endorsements (many available)
- The UTICA FIRST TOOLBOX and TOOL CHEST Endorsements

★ COMMONLY ADDED ENDORSEMENTS:

1 THE UTICA FIRST TOOL BOX and TOOL CHEST ENDORSEMENTS. Your choice of protection levels:

COVERAGE/PRICE	“TOOL BOX” \$200	“TOOL CHEST” \$400
Small Tools and Equipment: subject to \$500 deductible	\$10,000	\$25,000
Installation Floater: subject to \$500 deductible	\$10,000	\$25,000
Care, Custody or Control: Limited Coverage	\$1,000	\$5,000
Valuable Papers and Records Coverage	\$5,000	\$25,000
Accounts Receivable Coverage	\$5,000	\$25,000
Computer Coverage	\$5,000	\$10,000
Fire Legal Liability Coverage	\$100,000	\$250,000
Rental Reimbursement Coverage	Not Covered	\$5,000

- 2 BLANKET ADDITIONAL INSURED ENDORSEMENT:** Allows your insured to name others as additional insured without constantly endorsing the policy.
- 3 BLANKET CONTRACTOR’S EQUIPMENT COVERAGE:** Provides either \$10,000 or \$25,000 Blanket coverage for tools and other equipment for a reasonable flat cost.
- 4 PRIMARY & NON-CONTRIBUTARY ENDORSEMENT:** No charge
- 5 OWNERS, LESSEES or CONTRACTORS COMPLETED WORK AUTOMATIC STATUS:** \$150

NOTE: This is not a complete description of coverages and exclusions-refer to actual policy forms for details.

