



ArtisanEdge™

Contractors General Liability

The ArtisanEdge Contractors General Liability product meets the needs of small to mid-sized artisan contractors. Use ArtisanEdge to obtain real-time, bindable quotes to protect your clients.

Contractors General Liability Product Highlights

- Commercial and residential exposures accepted
- Blanket Additional Insured endorsement included at no charge
- Waiver of Subrogation included at no charge
- Excess limits up to \$5,000,000 available
- AM Best A++ XV rated paper

ArtisanEdge Benefits

- Voted the industry’s most transformational new technology*
- Fastest insurance portal in the industry
- Convenient billing options
- Instant policy issuance
- 5 insurance products tailored to artisan contractors



*Novarica Research Council Impact Awards 2015

Contact us

855-733-9500
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www.ArtisanEdge.com

Western Underwriting Office
1610 Arden Way, Suite 145
Sacramento, California 95815

Eastern Underwriting Office
9200 Worthington Road, Suite 160
Westerville, Ohio 43035

Marketing Office Locations	
Sacramento	Columbus
San Diego	Atlanta
Chicago	Houston

Not all coverages or products may be available in all jurisdictions. The description of coverage on this page is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by HCC Casualty Insurance Services, Inc. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

A member of the Tokio Marine HCC group of companies

Mind over risk



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Artisan Contractor Program Eligible Classes

Most Popular Classes

Carpentry – Finish

Concrete Contractor

Drywall Contractor

Electrical Contractor

Fencing Contractor

Floor Covering Contractor – (Not Tile or Stone)

HVAC Contractor

Landscaping Contractor

Low Voltage Systems Contractor

Painting Contractor

Renovation/Handyman

Tile & Stone Installation Contractor

All Other Classes

Awning Contractor

Boiler & Steam Contractor

Carpentry – Framing

Ceilings or Wall Contractor

Debris Removal Contractor

Drilling Contractor – (Water)

Excavation Contractor

Glazing Contractor

Insulation Contractor

Lawn Care Services

Locksmiths

Masonry Contractor

Metal Erection – Decorative

Metal Products Contractor

Paperhanging Contractor Refrigeration

Contractor

Septic Systems Contractor

Sheet Metal Contractor

Sign Contractor

Sign Installation – Non-electrical Solar

Contractor

Swimming Pool Maintenance

Vacuum Systems Contractor

Water Conditioning Contractor



Artisan Contractor Underwriting Guidelines

When you enter your client's data into ArtisanEdge, class-specific questions will appear that assist us in determining eligibility. If your submission is referred to HCC for review, our team of underwriters will respond in minutes with an approval, a declination, or a request for clarification or more information.

Commercial operations (including apartment work) are acceptable for all classes. Residential work is acceptable for all classes other than Glazing and Framing. Specified new residential exposures are acceptable unless noted. You may apply up to four classes to a given risk. The following class-specific descriptions and guidelines are provided to help you pre-determine eligibility, however we encourage you to inquire with any questions you may have.

Class Descriptions (36 classes)

Awning

Installation, modification or repair of aluminum, metal, vinyl or canvas awnings and patio covers. Installations can be either freestanding or attached to a structure.

- No installation of temporary tents or awnings.
- No installation of patio enclosures or carports.

Boiler and Steam

Installation, service and repair of power boiler systems, hot water heating systems and steam fitting operations, including fire-tube and water-tube steel power boilers and hot water heating low-pressure boilers.

Carpentry – Framing

Framing and rough carpentry necessary to construct framed structures. Installation or repair of individual components of framing systems using metal or wood and any rough carpentry, including walls, floors, sub-flooring, siding, exterior staircases and railings, overhead doors, roof decking, truss members and sheathing. Incidental installation of structural steel is included.

- **No residential construction. Commercial only.**
- No framing of structures more than 3 stories in height.
- Conditional Exclusion – Independent Contractors form (HCS 040 03) is mandatory for this class.
- Limitation to Designated Classification (HCS 080 02) is mandatory for this class.

Carpentry – Finish

Fabrication and installation of cabinets, cases, sashes, doors, trims, nonbearing partitions, wood flooring and other interior wood items by cutting, surfacing, joining, gluing and fabricating wood, metal or other products to provide a functional surface.

Ceiling or Wall

Installation, modification or repair of all types of suspended ceilings.

- No electrical work of any kind.



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Concrete

Forming, pouring, finishing and installation of specified mass, pavement, flat and other concrete work. Placement and setting of screeds for pavements or flatwork. Placement and erection of steel bars for the reinforcing of concrete.

- No insureds whose work is primarily the application of concrete coatings or waterproofing .
- No construction of roads or bridges.
- No guniting or shotcrete work.
- No caisson, cofferdam, subway, tunnel or sewer work.
- No swimming pool construction.
- No foundation repair.

Debris Removal

Clean-up and/or removal from building grounds or structures of any debris resultant from a construction project.

- No demolition work of any kind.

Drilling – (Water only)

Installation and repair of water wells and pumps, including the necessary plumbing and electrical work necessary to install or service water wells.

- No drilling for the purpose of extracting soil samples for environmental testing.
- No drilling in connection with oil wells.
- Limitation to Designated Classification (HCS 080 02) is mandatory for this class.

Drywall

Laying out and installation of gypsum wallboard and gypsum wallboard assemblies including nonstructural metal framing members. Taping and texturing operations including the application of compounds that adhere to wallboard to produce a desired surface.

- No plastering or EIFS (exterior insulation finishing systems).

Electrical

Placement, installation, connection and servicing of electrical wires, fixtures and related apparatus. Work is allowed up to 480 volts.

- No installation, construction or maintenance of power lines.
- No monitoring of alarm systems.

Excavation

Digging, moving and placing of material forming the surface of the earth, other than water, to create cuts, fills, excavations, grading, trenches, or backfill.

- No excavation exceeding 15 feet.
- No excavation for public streets, roads or highways.
- No tunneling, caisson, cofferdam, canal, pile driving, levee dike or dam work.
- No excavation in connection with swimming pool installation.
- No building demolition.
- Limitation to Designated Classification (HCS 080 02) is mandatory for this class.
- Conditional Exclusion – Independent Contractors form (HCS 040 03) is mandatory for this class.



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Fencing

Construction, erection, alteration or repair of all types of fences, corrals, runs, railings, game court enclosures, backstops, posts, flagpoles and gates.

- No construction, installation or repair of masonry walls.
- No installation or repair of roadside guardrails.
- No installation or servicing of electrically charged fences.

Floor Covering (No Tile or Stone)

Installation, finishing and repairing of flooring and floor coverings of any surface including carpet, resilient sheet goods, resilient tile, wood floors and flooring.

- No installation of ceramic, terrazzo, tile, concrete or stone floor coverings. (See Tile and Stone Installation classification.)

Glazing (sales based)

Selection, cutting, assembly and installation of all makes and kinds of glass, glass work, mirrored glass and glass substitute materials. Includes the fabrication, glazing and installation of frames, panels, sashes and doors and screens.

- **No residential construction. Commercial only.**
- Premium is based on gross sales for this class.
- Limitation to Designated Classification (HCS 080 02) is mandatory for this class.

Heating, Ventilation, Air Conditioning (HVAC)

Fabrication, installation, maintenance, servicing and repair of warm-air heating systems, water heating pumps, warm-air appliances, ventilating systems, air-conditioning systems, and the ducts, registers, flues, humidity and thermostatic controls and air filters in connection with any of these systems. Includes systems which utilize solar or LPG as a source of energy.

- No delivery or set-up of LPG tanks 500 gallons or greater.

Insulation

Application or installation of acoustical or thermal insulating material in buildings or within building walls.

Landscaping Services

Construction, maintenance, repair, installation of landscape systems for public and private gardens. Preparation and grading of plots and areas of land for the installation of trees, shrubs, flowers and lawns. Lawn irrigation and sprinkler installation and repair work. Lawn care maintenance.

- No tree pruning, trimming or removal which requires a ladder or other elevation device.
- No construction or installation of decks, fountains, ponds or other water features.
- No retaining walls over 4 feet.
- Policy includes Lawn Care Services Coverage (CG 22 93) – for application of “over-the-counter” herbicides and pesticides.



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Lawn Care

Lawn and yard maintenance services only, such as mowing, fertilizing, edging, and removal of leaves and debris. Incidental lawn sprinkler repair is allowed.

- No landscape installation or construction of any type.
- No tree pruning, trimming or removal which requires a ladder or other elevation device.
- Policy includes Lawn Care Services Coverage (CG 22 93) – for “over-the-counter” herbicides and pesticides.

Locksmiths (sales based)

Installation, modification or repair of power and/or manually activated door and window locks with related hardware. Installation and repair of built-in safes and vaults.

- Premium is based on gross sales.

Low Voltage Systems

Installation, servicing and maintenance of communications and low voltage systems not exceeding 91 volts. Systems may include: telephone, communications, entertainment, cable television, closed-circuit video, satellite dish antennas, instrumentation and temperature controls, alarm installation, and landscape lighting.

- No monitoring of alarm systems.

Masonry

Fabrication and installation of masonry component units for structural load bearing and non-load bearing walls for structures and fences installed with or without mortar. Application of ceramic veneers (not tile), thin brick or stone for facing and paving. Waterproofing, cleaning and caulking incidental to masonry construction.

- No construction or repair of fireplaces or chimneys.
- No waterproofing of basements or foundations to prevent water intrusion.

Metal Erection – Decorative

Assembly, casting, cutting, shaping, stamping, forging, welding, fabrication and installation of any metal for the architectural treatment and ornamental decoration of structures.

- No sheet metal fabrication.

Metal Products

Installation, modification or repair of: a) metal cabinets, lockers, modular storage structures, mail chutes, cable racks, and aluminum or vinyl storm doors and windows; b) metal wall or ceiling tiles, aluminum fascia covers and metal gutters; and c) aluminum studs and trusses, metal railings and turnstiles, welded-to-structure furniture, grills and cabinets.

Painting

Surface preparation and application of paints, papers, textures, fabrics, pigments, oils, turpentines, driers, thinners, varnishes, shellacs, stains, fillers, waxes, adhesives, water and any other materials which adhere by evaporation and may be mixed, used and applied to the surfaces of walls and structures.

- No painting of metal structures or bridges.
- No sandblasting.
- No contractors in the business of waterproofing basements or foundations to prevent water intrusion.



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Paperhanging

Application of all types and varieties of decorative wall coverings, including paper and vinyl goods, cork, burlap and carpet-type wall coverings.

- No painting or paneling.

Refrigeration

Construction, fabrication, erection, installation, maintenance, servicing and repair of refrigerators, refrigerated rooms, and insulated refrigerated spaces, temperature insulation, air-conditioning units, ducts, blowers, registers, humidity and thermostatic controls for the control of air, liquid, and/or gas temperatures.

Renovation / Handyman / General Contractor

Renovation, remodeling or repair of existing commercial and residential buildings.

- **No new residential construction.**
- No room additions (extending the footprint of a residential structure).
- No fireplace or chimney installation/repair.
- No renovation or repair of mobile homes.
- No foundation repair or extension.
- No window repair or replacement except as part of an overall renovation.
- No roof construction or repair.
- Limitation to Designated Classification (HCS 080 02) is mandatory for this class.
- Conditional Exclusion – Independent Contractors form (HCS 040 03) is mandatory for this class.

Septic Systems

Installation, servicing, repair and cleaning of septic systems.

- No septic system work on recreational vehicles.

Sheet Metal

Fabrication and installation of sheet metal such as cornices, flashings, gutters, leaders, pans, kitchen equipment, and duct work.

- No fabrication and/or installation of metal roofing systems, chimney flues or fireplace systems.

Sign Installation

Fabrication, installation, erection and repair or modification of non-electrical and electrical signs, including the wiring.

Sign Installation – Non Electrical

Fabrication, installation, and repair or modification of all types of non-electrical signs.

Solar

Installation, modification, maintenance and repair of thermal and photovoltaic solar energy systems.



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Swimming Pool Maintenance

Maintenance of swimming pools, hot tubs and spas, or fountains.

- No pool installation or repair work.
- Limitation to Designated Classification (HCS 080 02) is mandatory for this class.

Tile and Stone Installation

Installation of glazed wall, ceramic, mosaic, quarry, paver, faience, glass mosaic and stone tiles, faux brick, natural or simulated stone slabs for bathtubs, showers and horizontal surfaces inside of buildings.

- No structural installation of masonry or glass block or structural partition tile.
- No swimming pool or spa work.

Vacuum Systems

Installation, modification, maintenance or repair of central vacuum systems, pneumatic tube dispatching systems, or any other type of pipeline which operates systems of reduced pressure for any purpose.

Water Conditioning

Installation of water conditioning equipment with the use of only such pipe and fittings as are necessary to connect the water conditioning equipment to the water supply system. The sale of water softening chemicals and water softening equipment, but only if the equipment is installed by the insured.

Contact Us

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