

Artisan Package

AmTrust strives to make it easier for you to efficiently conduct business. Artisan contractors can be written on ezPAC, our fast and simple-to-use rating system for package and general liability coverage at our website. This product complements our ezBOP, ezAuto and ezComp capabilities, providing you with greater cross-selling opportunities.



Our Focus

small to mid-sized businesses



\$24.8 Billion

in total assets



\$3.5 Billion

in GAAP surplus capital

Preferred Exposures

- Electrical
- Tile and Flooring
- Painting
- HVAC and Plumbing
- Janitorial
- Carpentry, Trim, and Finishing
- Landscaping and Lawn Care
- Driveway, Sidewalk, and Parking Lot Paving
- Carpet, Rug or Upholstery Cleaning
- Paperhanging
- Interior Decorators
- CA, FL and WA no contractors except landscaping or lawn care (no tree or height work), interior decorators and janitorial.
- NY – no contractors except landscaping or lawn care (no tree or height work) and interior decorators.

Highlights

- Online premium indications in seconds
- Appetite focused on residential/light commercial artisans (max height: 3 stories; max depth: 6 feet)
- Primary and non-contributory wording available
- New ventures are eligible (3 years' experience in the field required)
- Up to \$5M in gross receipts

Coverage Limits

- Each occurrence limit: \$1 million
- General aggregate limit: \$2 million
- Products / completed operations aggregate: \$2 million
- Personal and advertising injury limit: \$1 million
- Employee benefits liability: \$1 million

Umbrella Maximum Limits

- Each occurrence limit: \$5 million
- Policy aggregate limit: \$5 million

Liability Expansion Endorsement

- Newly formed/acquired organizations – notice extended to 180 days
- Fire damage for specified perils: \$300,000
- Product recall expense: \$100,000 annually for all defects
- Primary and noncontributory additional insured
- And more

Artisan Inland Marine Coverage Enhancement

- Mobile Equipment, EDP and Tools
- Personal Property
- Business Income
- Installation Floater
- And more

Additional Coverage

- General Aggregate Per construction project
- Blanket Additional Insured Endorsements
- Inland Marine Coverage
- Employment Practices
- Employee Benefits

Ineligible Exposures

- Risks that subcontract more than 25% of their labor
- Framers (small additions / bathroom and kitchen remodeling are OK)
- Roofers, siding contractors, window or exterior door contractors, foundation contractors, excavators or “handymen”
- Contractors that do large jobs (over \$250,000 per job)
- Risks in HI and AK (Limited class eligibility in AZ, CA, CO, FL, NY, NV, & WA)
- Tract homes
- General Contractors, developers, construction management, and project managers
- Risks with any new ground-up construction of: tract developments, condominiums, timeshares, or townhomes
- CA, FL, NY and WA no construction of new residential buildings