



Artisan Contractors

AmTrustONE is the fastest quoting experience in the industry.

Below are the artisan contracting classes in appetite and eligible for AmTrustONE! Not all contracting risks have the same exposures or coverage needs – contact your underwriter to learn more about unique exposure and eligibility guidelines for each type of risk.



AmTrust has a broad appetite for Artisan Contractors

Eligible		
Appliances and Accessories - Installation or Service or Repair	*Furniture or Fixtures – Installation if Offices or Commercial Buildings	Painting - Interior Buildings or Structures
Carpentry – Interior	Glass Dealers and Glaziers	*Paper Hanging
*Carpet, Rug, Furniture or Upholstery Cleaning	Heating or Combined Heating and Air Conditioning Systems or Equipment	Plumbing - Commercial
*Ceiling or Wall Installation – Metal Only	House Furnishings Installation	Plumbing - Residential or Domestic
*Driveway, Parking Area, or Sidewalk Repair – Paving or Re-Paving	*Interior Decorators	Refrigeration Systems or Equipment
Dry Wall or Wallboard Installation	*Lawn Sprinkler Installation	*Sign, Painting, or Lettering
Electrical Work - Within Buildings	Landscape Gardening	*Tile, Stone, Marble Mosaic or Terrazzo Work – Interior Construction
Fence Erection Contractors	*Masonry	
Floor Covering Installation - Not Ceramic Tile or Stone	*Metal Erection – Decorative or Artistic	

Ineligible	WC	BOP
Work on new homes in tracts or subdivisions		X
New residential construction work more than 25% of total work		X
Home warranty		X
Fire, water, mold, or termite remediation		X
Weatherproofing	X	X
Exterior plastering, stucco, or EIFS	X	X
Structural demolition	X	X
Insulation	X	X
*Concrete Construction	X	
*Window Cleaning	X	

BOP Eligibility:

- Owner and up to 5 employees
- Up to \$2M in sales
- Subcontractor work 10% or less

General Highlights:

- Appetite focused on residential service/light commercial artisans
- New ventures are eligible (3 years' experience in the field required)
- 10% discount on BOP when we write the workers' comp policy
- Available in all states except: AK, CA, FL, HI, NY, WA

No Classes Available: CA, WA, FL, HI, AK, NY

Expanded Classes Not Approved/ Available (yet): MD, MA, NC, TX

*Classes awaiting state DOI and filing approval in MD, MA, NC, TX.

Class and state specific guidelines and eligibility requirements apply. Contact your underwriter to learn more.