

Appetite and Coverage Information



Are you in need of an easy-to-use market for your small-to-medium artisan contracting risks? Look no further! AmTrust's ezArtisan product allows you to rate light-to-medium-hazard contracting risks on AmTrust Online.

This product complements AmTrust's ezAuto and workers' compensation products. In fact, your insured will receive a 15% discount on its ezArtisan policy when AmTrust also writes workers' compensation for the insured.*

*WC must have three years of loss runs available to be considered.

Targeted Risks

- Light-to-medium-hazard artisan and specialty trade contractors engaged in new commercial construction and maintenance, service, repair and remodeling of existing commercial and residential buildings
- \$2.5 million or less in revenue
- Subcontracting costs 25% or less of annual gross receipts.
Required risk transfer controls:
 - Formal subcontractor agreement required, including hold harmless language favoring the insured
 - Certificates of insurance required from all subcontractors providing proof of GL and WC insurance equal to or greater than insured's limits
 - Subcontractors must be required to name the insured as additional insured with waiver of subrogation
- No single residential project value greater than \$250,000 (planned or current)
- Insured must have a valid contractor's license
- Insured must have at least two years of construction experience in the specific trade
- No "jack-of-all-trades" handyman-type contractors.
- Three or fewer claims in the past three years (no construction defect claims)
- Exterior work must be 3 stories or less in height
- No excavation work deeper than 6 feet

Available in all states except CA, CO, NV and WA

Add-On Coverages Available:

- Additional insured endorsements (specific and blanket)
- Primary and non-contributory language
- Per project aggregate
- Waiver of subrogation (specific and blanket)
- 30-day notice of cancelation (specific only)
- Employment practices liability (EPLI)
- Employee benefits liability (EBL)
- Identity recovery
- Umbrella (up to \$5 million limit)

- Artisan Inland Marine Endorsement**:
 - \$150 charge / \$250 deductible
 - \$10,000 limit for mobile equipment, EDP & tools
 - \$10,000 limit for personal property of insured
 - \$10,000 limit for business income
 - \$3,000 limit for personal property of others
 - \$1,000 limit for lost keys

** If you need to schedule inland marine equipment, or need higher property/inland marine limits than described above, please submit as a package through AmTrust Online.

Payment Options

- Check
- AmTrust AutoPay (direct debit / EFT) – Minimum Premium of \$600
- Credit card (online or by phone) – MasterCard®, Discover®, VISA® and American Express® accepted
- Electronic check (online or by phone)
- Pay-As-You-Owe® (PAYO®) – applies only to workers' comp policies
- Monthly Self Reporting – applies only to workers' comp policies

Payment Plans

- 12 equal monthly installments – AmTrust AutoPay (direct debit only); MP \$600
- 10% down payment plus 9 equal consecutive monthly installments
- 25% down payment plus 8 equal consecutive monthly installments
- 25% down payment plus 5 equal consecutive monthly installments
- 25% down payment plus 3 equal consecutive monthly installments
- 40% down payment plus 3 quarterly installments
- 50% down payment plus 1 installment
- Pay in full

Eligible Classifications

Classification Description	GL Code
Air Conditioning Systems or Equipment – dealers or distributors and installation, servicing or repair	91111
Appliances and Accessories installation, servicing or repair – commercial	91150
Appliances and Accessories installation, servicing or repair – household	91155
Carpentry – construction of residential property not exceeding three stories in height	91340
Carpentry – Interior	91341
Carpentry – Commercial	91342
Carpentry – Shop Only	91343
Carpet, Rug, Furniture or Upholstery Cleaning – on customers' premises	91405
Ceiling or Wall Installation – metal	91436
Communication Equipment Installation – industrial or commercial	91551
Concrete Construction	91560
Conduit Construction for Cables or Wires	91577
Driveway, Parking Area or Sidewalk Paving	92215
Dry Wall or Wallboard Installation	92338
Electrical Work – within buildings	92478
Fence Erection Contractors	94276
Floor Covering Installation – not ceramic tile or stone	94569
Furniture or Fixtures – installation in offices or stores	95124
Grading of Land	95410
Heating or Combined Heating & A/C Systems or Equipment – dealers or distributors and installation, Servicing or Repair – No LPG	95647
House Furnishings Installation	96053
Inspection and Appraisal Companies	96317
Interior Decorators	96611
Janitorial Services (no residential)	96816
Landscape Gardening	97047
Lawn Care Services	97050
Masonry	97447
Metal Erection – decorative or artistic	97650
Office Machines or Appliances	98111
Painting – exterior – buildings or structures – three stories or less in height	98304
Painting – interior – buildings or structures	98305
Painting – Shop only	98308
Paperhanging	98344
Plumbing – Commercial or Industrial	98482
Plumbing – Residential or Domestic	98483
Prefabricated Building Erection	98502
Refrigeration Systems or Equipment – dealers, distributors and installation, servicing or repair – commercial	98636
Septic Tank Systems – cleaning	98805
Septic Tank Systems – installation, servicing or repair	98806
Sign Painting or Lettering – inside Buildings	99003
Sign Painting or Lettering – on Buildings or Structures	99004
Swimming Pool Servicing	99505
Tile, Stone, Marble, Mosaic or Terrazzo Work – interior construction	99746
Upholstering	99826
Upholstering – Shop Only	99827