

# Artisan/Trade Contractors Product

- ⦿ Risks with revenue up to \$1,000,000
- ⦿ New ventures
- ⦿ Risks without prior liability coverage or with prior lapse in coverage
- ⦿ Risks with up to 50% of work subcontracted to others



## ELIGIBLE CLASSES INCLUDE

Air conditioning – installation, servicing or repair	Insulation work – organic or plastic in solid state (incidental only)
Carpentry – construction of residential property not exceeding three stories	Insulation work – plastic (incidental only)
Carpentry – interior	Interior decorators
Carpentry – not otherwise classified (NOC)	Janitorial services – incidental to operations
Carpentry – shop only	Landscape gardening
Carpet, rug, furniture or upholstery cleaning – on customer’s premises	Lawn care services
Ceiling or wall installation – metal	Masonry
Contractors – subcontracted work (in connection with construction, reconstruction, erection or repair: not buildings)	Painting – exterior (buildings or structures not exceeding three stories)
Contractors – subcontracted work (in connection with construction, reconstruction, erection or repair: one or two family dwellings)	Painting – interior (building or structures)
Contractors – subcontracted work (in connection with construction, reconstruction, erection or repair of buildings)	Painting – shop only
Debris removal – construction site (incidental only)	Paperhanging
Door, window or assembled millwork – installation (metal)	Plaster or stucco work – interior only
Driveway, parking area or sidewalk – paving or repaving	Plumbing – commercial and industrial
Drywall or wallboard installation	Plumbing – residential or domestic
Electrical contractors	Siding installation
Electrical work – within buildings	Sign painting or lettering – inside of buildings
Floor covering installation – not ceramic tile or stone	Television or radio receiving set installation or repair
Furniture or fixtures – installation in offices or stores (portable: metal or wood)	Tile, stone, marble, mosaic or terrazzo work – interior construction
HVAC systems or equipment – dealers or distributors and installation, servicing or repair (no liquefied petroleum gas LPG equipment sales or work)	Upholstering
House furnishing installation	Upholstering – shop only
Insulation work – mineral (incidental only)	Window cleaning

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

## **PRODUCT ADVANTAGES**

- ▶ Available for quoting on the phone or through your underwriter
- ▶ No liability deductible
- ▶ Flexibility Blanket additional insured – per written contract, permit or agreement (premises/operations wording)
- ▶ Additional insured form (products/completed operations wording)
- ▶ Waiver of subrogation
- ▶ Primary and noncontributory wording

## **AVAILABLE LIMITS**

- ▶ General liability available up to \$5 million/\$5 million
- ▶ Building, business personal property and business income (combined) up to \$3 million per location
- ▶ Contractors' equipment (scheduled) up to \$150,000 per item, \$1 million per risk
- ▶ Contractors' equipment (miscellaneous tools) up to \$15,000 per risk

## **DEDUCTIBLES**

- ▶ No general liability deductible
- ▶ Property deductible starts at \$1,000
- ▶ Contractors' equipment deductible starts at \$500

## **MOST COMMON INELIGIBLE RISK CHARACTERISTICS**

- ▶ Operations in Alaska, New Brunswick, Northwest Territories, Nunavut and Quebec
  - ▶ Risk has or will be involved in projects (in any capacity) for new construction of apartments, condominiums, stratas, townhomes or tract housing developments (more than five structures at any single location)
  - ▶ Prior allegation or claim involving construction defect
  - ▶ Wood floor sanding or refinishing
  - ▶ Fire, water, soot, mold, asbestos or any other property damage remediation
  - ▶ Installation of overhead garage doors
  - ▶ Alarm monitoring or security system installation, service, maintenance or repair
  - ▶ Fire suppression or sprinkler work
  - ▶ Demolition work (except incidental non-load bearing interior work)
  - ▶ Rigging work or use of cranes
  - ▶ Exterior work over four stories
  - ▶ Work involving medical facilities (except doctors' offices), surgical facilities, nursing homes and assisted living facilities
  - ▶ Installation, service or repair work for cooking equipment or exhaust systems including duct work
  - ▶ Work on foundations or chimneys
- ▶ Note: Ineligible risk characteristics include, but are not limited to those listed above.

**CALL 1-888-216-5838 FOR YOUR PHONE QUOTE**

**CLICK ON THE LINK ON MAIN WEB PAGE FOR ONLINE QUOTE**

**EMAIL COMPLETED APPLICATION TO [COMMERCIAL@MILNCO.CA](mailto:COMMERCIAL@MILNCO.CA)**

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July 27, 2023