Responsive Contractor Insurance Program



The Responsive Contractor Insurance Program puts control in the producer's hands by enabling them to personalize coverage using real time Optional Form & Coverage adjustments and Premium Credits to build custom tailored coverage for any budget or risk appetite.

ELIGIBLE RISKS

Provides general liability coverage for small to medium-sized Artisan & General Contractors, within the approved territory and subject to the eligible class code list, with less than $10M in annual receipts and less than $5M in annual employee payroll.

PROGRAM HIGHLIGHTS

- Minimum Premium As Low As $500
- AM Specialty Insurance Company (ASIC) - Rated A IX by AM Best
- New Residential Construction OK for Artisan Classes
- Unlimited Sub Exposure OK
- Add $5M Project Aggregate Blanket
- Increase Work Height Limitation
- Blanket Ongoing & Completed Ops AI's Included

MINIMUM PREMIUMS

Most Artisan Classes	$500
Remodeling	$500
HVAC	$750
Commercial Refrigeration	$750
Air Conditioning	$750
Finish Carpentry	$800
Septic Installation	$1,000
Metal Erection - Nonstructural	$1,000
Metal Erection - Decorative	$1,000
Grading	$1,000
Glass Dealers & Glaziers	$1,000
Excavation	$1,000
Tree Trimming	$1,500
Siding Installation	$2,500
Plumbing - Residential	$3,000
Plumbing - Commercial	$3,000

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