TOKIO MARINE HCC



ArtisanEdge

Appetite Guide

Overview

ArtisanEdge, the fastest online insurance portal allows agents to quote, bind, issue policies, and schedule installment billing in minutes.

Our products aim to meet the needs of small to mid-sized artisan contractors.

ArtisanEdge Benefits:

- Real-Time Pricing
- Automated Underwriting
- Streamlined Processing
- National Presence
- Continuous Training
- Dedicated Customer Service Team
- Fastest Insurance Portal in the Industry
- A.M. Best A++ XV Rated Paper
- Turnaround Times of Five Minutes or Less
- Convenient Billing Options
- Instant Policy Issuance
- Products Tailored to the Artisan Contractor Community

QUESTIONING IF A CLASS OR RISK WILL FIT WITHIN OUR APPETITE?

This guide will discuss the 36 classes we insure and the types of jobs they can work on.
We will start with our 12 most popular classes and continue alphabetically from there.

Click on any classification in the table of contents to get started.

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IMPORTANT NOTICE

This booklet is not intended to be used as a guarantee of benefits.

Benefits and availability are based upon state laws, regulations, and factors specific to your business, including, *but not limited to* business type and professional experience within the industry.

Claims cannot be predetermined. Please submit all claims through **casualtyclaims@tmhcc.com**

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Renovation/Handyman/Remodeler

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RENOVATORS, REMODELERS AND HANDYMEN

This is our top class and can either be admitted, if no structural work is being performed or non-admitted if structural work is performed.

COVERAGE OPTIONS AVAILABLE

- ✓ Residential Repair and Remodel
- ✓ Commercial Work

INELIGIBLE OPERATIONS

- ✗ NEW Residential Construction

Special Note on Renovators, Remodelers and Handymen Coverage

Roofing not allowed UNLESS part of an addition

- MUST be subcontracted.

Carpentry Finish Contractors

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CARPENTRY FINISHERS

Contractors doing trim work, cabinets, cases, sashes, doors, nonbearing partitions, wood flooring, and other interior wood items.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residential Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel
- ✓ Fabrication & Sales Allowed if Installed by Insured

Concrete

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CONCRETE

Forming, pouring, finishing and installation of specified mass, pavement, flat and other concrete work for patios, driveways, foundations, sidewalks, stoops/walkways, etc.

COVERAGE OPTIONS AVAILABLE

- ✓ Residential Repair and Remodel
- ✓ Commercial Work
- ✓ Structural Work
- ✓ Foundations for Room Additions

INELIGIBLE OPERATIONS

- ✗ Foundation Repair
- ✗ Pool Construction
- ✗ Public Street/Roadwork
- ✗ Exterior Plastering
- ✗ NEW Residential Construction

Drywall

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DRYWALL

Any laying out and installation of wallboard or wallboard assemblies

COVERAGE OPTIONS AVAILABLE

- ✓ New Residential Work
- ✓ Commercial Work
- ✓ Residential Repair and Remondel
- ✓ Interior Wallboard
- ✓ Gypsum, Taping, & Texturing

INELIGIBLE OPERATIONS

- ✗ Exterior Stucco
- ✗ Plastering

Electrical

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ELECTRICAL

Performs the placement, installation, connection, and service of electrical wires, fixtures, and apparatus up to 480 Volts

COVERAGE OPTIONS AVAILABLE

- ✓ New Residential Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel

INELIGIBLE OPERATIONS

- ✗ Power Line Work
- ✗ Monitoring of Alarm Systems

Special Note on Low Voltage Electrical

Coverage can also include Low Voltage Work up to 91 Volts. However, if that work is being performed more than 5% of the time, it is best to add the "Low Voltage" Class to get the best rate.

Low Voltage Electrical

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LOW VOLTAGE ELECTRICIAN

Perform service, maintenance, and installation of communications and low voltage systems up to 91 volts.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residential Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel
- ✓ Alarm Installation

INELIGIBLE OPERATIONS

- ✗ Monitoring of Alarm Systems

Fencing

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FENCING

Construction, erection, alteration or repair of all types of fences, corrals, runs, railings, game court enclosures, backstops, posts, flagpoles and gates.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residential Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel

INELIGIBLE OPERATIONS

- ✗ Masonry Walls
- ✗ Roadside Guardrails
- ✗ Electrically Charged Fences

Floor Cover

FLOOR COVER

Installation, finishing and repairing of flooring and floor coverings of any surface including carpet, resilient sheet goods, resilient tile, wood floors and flooring.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residential Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel
- ✓ Installation and Repair of Flooring, Including:
  - Carpet
  - Linoleum
  - Wood

INELIGIBLE OPERATIONS

- ✗ Tile & Stone*

**Special Note on Flooring Installation*

If installing tile and stone flooring, add the “Tile & Stone” Class.

Tile & Stone

TILE & STONE

This classification is limited to the installation of glazed wall, ceramic, mosaic, quarry, paver, faience, glass mosaic and stone tiles; thin tile that resembles full brick, natural or simulated stone slabs for bathtubs, showers and horizontal surfaces inside of buildings, or any tile units set in the traditional or innovative tile methods.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residential Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel

INELIGIBLE OPERATIONS

- ✗ Structural Installation of Masonry, Glass Block, or Structural Partition Tile
- ✗ Swimming Pool Work
- ✗ Spa Work

HVAC

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HVAC

Includes the fabrication, installation, maintenance, servicing and repair of warm air heating, ventilating and air conditioning systems and water heating heat pumps (including LPG).

COVERAGE OPTIONS AVAILABLE

- ✓ New Residential Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel
- ✓ LPG Up to 500 Gallons

INELIGIBLE OPERATIONS

- ✗ Gas Fireplaces

Landscaping Services

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LANDSCAPING SERVICES

Construction, Maintenance, Repair, Installation of Landscape Systems for Public & Private Gardens

COVERAGE OPTIONS AVAILABLE

- ✓ New Residential Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel
- ✓ Irrigation & Sprinkler Installation Repair IF part of overall project
- ✓ Application of over-the-counter herbicides & pesticides.

INELIGIBLE OPERATIONS

- ✗ Tree Trimming Requiring a Ladder or Elevation Device
- ✗ Construction of Decks
- ✗ Construction of Retaining Walls Over 4ft
- ✗ Water Features
- ✗ Snow Removal

Special Note on Lawn Care

Can do lawn and yard maintenance as well but should add lawn care class if more than 5% of operations.

Lawn Care

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LAWN CARE

Lawn and yard maintenance services ONLY.

COVERAGE OPTIONS AVAILABLE

- ✓ Mowing
- ✓ Fertilizing
- ✓ Edging
- ✓ Incidental Sprinkler Repair
- ✓ Removal of Leaves & Debris
- ✓ Application of over-the-counter herbicides & pesticides.

INELIGIBLE OPERATIONS

- ✗ Tree Trimming
- ✗ Landscape Installation
- ✗ Landscape Construction



Painting

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PAINTING

Includes the surface preparation and application of paints, textures, pigments, water and any other vehicle that adhere by evaporation.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residential Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel
- ✓ Application of materials applied to surfaces of walls and structures, including:
  - Paints
  - Papers
  - Textures
  - Fabrics
  - Pigments
  - Oils
  - Thinners
  - Varnishes
  - Etc.

INELIGIBLE OPERATIONS

- ✗ Painting Metal Structures
- ✗ Painting Bridges
- ✗ Sandblasting
- ✗ Waterproofing Basements or Foundations

Paper Hanging

PAPER HANGING CLASS

Application of all types and varieties of decorative wall coverings.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residential Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel

INELIGIBLE OPERATIONS

- ✗ Paneling

Special Note on Painting with the Paper

Must add painting class if painting.

Awning

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AWNING

Includes installation, modification or repair of awnings or patio covers. Applies to aluminum, metal, vinyl or canvas awnings or patio covers. Can be freestanding or attached to a structure.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residential Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel

INELIGIBLE OPERATIONS

- ✗ Temporary Tents
- ✗ Temporary Awnings
- ✗ Car/RV Ports

Boiler & Steam

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BOILER & STEAM

For work involving power boiler systems, hot-water heating systems and steam fitting operations. Includes hot water heating low-pressure boilers, fire-tube and water-tube steel power boilers.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residential Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel
- ✓ Installation, Service & Repair of:
  - Power Boiler Systems
  - Hot Water Heating Systems
  - Steam Fitting Operations



Carpentry-Framing

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CARPENTRY- FRAMING

Includes framing and rough carpentry needed to construct framed structures. Installation or repair of individual components of framing systems using metal or wood and any rough carpentry; including walls, floors, sub-flooring, siding, exterior staircases and railings, overhead doors, roof decking, truss members and sheathing; incidental installation of structural steel.

COVERAGE OPTIONS AVAILABLE

✓ Commercial Work ONLY

Special Note on Capentry Framing

Subcontractor warranty required.

INELIGIBLE OPERATIONS

✗ Framing Structures Over 3 Stories

✗ Installation or Replacement of Windows

✗ Fabrication or installation of roofing systems

✗ Fabrication or installation of fireplace systems or chimney flues.

Ceiling or Wall

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CEILING OR WALL

Includes installation, modification or repair of all types of suspended ceilings.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residential Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel

INELIGIBLE OPERATIONS

- ✗ Electrical Work

Debris Removal

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DEBRIS REMOVAL CLASS

This class is for contractors removing construction debris from job sites.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residential Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel

INELIGIBLE OPERATIONS

- ✗ Dirt Hauling
- ✗ Junk Hauling

Drilling - Water Only

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DRILLING - WATER ONLY

Includes installation and repair of water wells and pumps, including the necessary plumbing and electrical work to install or service water wells for work in all environments.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residential Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel
- ✓ Installation of Water Wells
- ✓ Repair of Water Wells
- ✓ Necessary Plumbing & Electrical

INELIGIBLE OPERATIONS

- ✗ Drilling for Environmental Soil Sample Testing
- ✗ Oil Wells

Excavation

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EXCAVATION CLASS

Digging, grading, backfilling, and placing of material forming the surface of the earth.

COVERAGE OPTIONS AVAILABLE

- ✓ Commercial Work
- ✓ Residential Repair and Remodel

INELIGIBLE OPERATIONS

- ✗ New Residental Work
- ✗ Digging Below 15 feet
- ✗ Swimming Pools
- ✗ Pile Driving, Levee, Dam Work
- ✗ Demolition
- ✗ Public Street, Road, or Highway Work

Special Note on Excavation

Subcontractor warranty required.

Glazing

GLAZING CLASS

Cutting, assembling, and installing all kinds of glass and glass substitute materials.

COVERAGE OPTIONS AVAILABLE

✓ Commercial Work ONLY

Special Note on Glazing

Premium is based on gross sales rather than payroll.

Insulation

INSULATION CLASS

Includes application or installation of acoustical or thermal insulating material in buildings or within building walls

COVERAGE OPTIONS AVAILABLE

- ✓ New Residental Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel
- ✓ Application of Acoustical Insulating Material in Buildings
- ✓ Application of Thermal Insulating Material in Buildings

Locksmith

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LOCKSMITH

Includes installation, modification or repair of power or manually activated door and window locks with related hardware. Also includes the installation and repair of built-in safes and vaults.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residental Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel

Special Note on Locksmith Class

Premium is based on gross sales rather than payroll.

Masonry

MASONRY

Fabrication and Installation of Masonry Components for Structural Load Bearing and Non-Load Bearing Walls.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residental Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel
- ✓ Application of:
  - Ceramic Veneers
  - Brick
  - Stone

INELIGIBLE OPERATIONS

- ✗ Fireplaces or Chimneys
- ✗ Waterproofing of Basements
- ✗ Waterproofing of Foundations
- ✗ Retaining Walls Over 15 Feet

Metal Erection- Decorative

METAL ERECTION - DECORATIVE

Includes assembly, casting, cutting, shaping, stamping, forging, welding, fabrication and installation of any metal for the architectural treatment and ornamental decoration of structures

COVERAGE OPTIONS AVAILABLE

- ✓ New Residental Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel
- ✓ Ornamental Metal Fabrication & Installation

INELIGIBLE OPERATIONS

- ✗ Sheet Metal Fabrication

Metal Products

METAL PRODUCTS

Installation and repair of metal products.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residental Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel
- ✓ Installation & Repair of:
  - Metal Cabinets
  - Lockers
  - Storage Structures
  - Mail Chutes
  - Storm Doors
  - Metal Wall Tiles
  - Gutters
  - Railings

Refrigeration

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REFRIGERATION

Includes construction, fabrication, erection, installation, maintenance, servicing and repair of refrigerators, refrigerated rooms, and insulated refrigerated spaces.

COVERAGE OPTIONS AVAILABLE

- ✓ Commercial Work
- ✓ Residential Repair and Remodel
- ✓ Construction, Fabrication, Installation, and Maintenance of:
  - Refrigerators
  - Refrigerated Rooms
  - Air Conditioning Units
  - Temperature Insulation
  - Blowers
  - Ducts
  - Registers
  - Humidity & Thermostatic Controls of Air, Liquid &/or Gas

INELIGIBLE OPERATIONS

- ✗ Hospital Work

Septic Systems

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SEPTIC SYSTEMS

Installation, service, cleaning, and repair of septic systems.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residental Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel

INELIGIBLE OPERATIONS

- ✗ RV Work

Sheet Metal

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SHEET METAL

Includes fabrication and installation of sheet metal.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residental Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel
- ✓ Fabrication and Installation of:
  - Cornices
  - Flashings
  - Gutters
  - Leaders
  - Pans
  - Duct Work
  - Kitchen Equipment

INELIGIBLE OPERATIONS

- ✗ Fabrication or Installation of:
  - Metal Roofing
  - Chimneys
  - Fireplaces

Sign Installation- Non Electrical

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SIGN INSTALLATION - NON ELECTRICAL

Includes fabrication, installation, repair and modification of all types of non-electrical signs.

COVERAGE OPTIONS AVAILABLE

✓ Commercial Work

✓ Residential Repair and Remodel

✓ Includes:

- Post or Pole Supported Signs
- Signs Attached to Structures
- Painted Wall Signs
- Modifications to Existing Signs

INELIGIBLE OPERATIONS

✗ Wiring

✗ Traffic or Road Signs

Sign Installation- Fabrication

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SIGN INSTALLATION - FABRICATION

Includes fabrication, installation, erection and repair or modification of both electrical signs and nonelectrical including wiring.

COVERAGE OPTIONS AVAILABLE

- ✓ Commercial Work
- ✓ Residential Repair and Remodel
- ✓ Includes:
  - Post or Pole Supported Signs
  - Signs Attached to Structures
  - Painted Wall Signs
  - Modifications to Existing Signs
- ✓ Wiring of Electrical Signs

INELIGIBLE OPERATIONS

- ✗ Traffic or Road Signs

Solar

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SOLAR

Includes installation, modification, maintenance, and repair of thermal and photovoltaic solar energy systems.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residental Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel

Special Note on Solar

Cannot be combined with Renovation/Handyman

Swimming Pool Maintenance

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SWIMMING POOL MAINTENANCE

Includes maintenance of swimming pools, hot tubs and spas, or fountains, cleaning of filters, vacuuming, maintaining proper pH level, and draining and refilling.

COVERAGE OPTIONS AVAILABLE

- ✓ Commercial Work
- ✓ Residential Repair and Remodel
- ✓ Maintenance of:
  - Pools
  - Hot Tubs
  - Fountains

INELIGIBLE OPERATIONS

- ✗ Pool Installation
- ✗ Pool Repair

Vacuum Systems

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VACUUM SYSTEMS

Includes installation, modification, maintenance or repair of central vacuum systems, pneumatic tube dispatching systems, or any other type of pipeline which operates systems of reduced pressure for any purpose.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residental Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel
  - Central Vacuum Systems
  - Pneumatic Tube Systems
  - Any Pipeline Operating Reduced Pressure

Water Conditioning

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WATER CONDITIONING

Includes installation of water conditioning equipment with the use of only such pipe and fittings as are necessary to connect the water conditioning equipment to the water supply system.

COVERAGE OPTIONS AVAILABLE

- ✓ New Residental Work
- ✓ Commercial Work
- ✓ Residential Repair and Remodel
- ✓ Installation of Water Conditioning Equipment
- ✓ Sale of Water Softening Chemicals and Equipment ONLY IF Installed by Insured


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