



ARTISAN CONTRACTOR BOP PROGRAM

UTICA FIRST IS ONE OF THE LARGEST WRITERS OF SMALL CONTRACTOR POLICIES IN THE NORTHEAST. OTHER COMPANIES WRITE CONTRACTORS, BUT UTICA FIRST SPECIALIZES IN THEM, OFFERING THE BEST VALUE OF PRICE AND COVERAGE FOR ARTISANS WITH 5 EMPLOYEES OR LESS WHOSE WORK IS MAINLY RESIDENTIAL IN NATURE.



SALES FEATURES:

- LOW PRICED, WITH EXCELLENT STANDARD COVERAGE
- PREMIUM BASED ON EMPLOYEES NOT SALES
- SEASONAL AND NEW VENTURES OK (SOME EXCEPTIONS APPLY)
- NO AUDIT PROVISION
- CREDIT CARD AND EFT BILLABLE
- NUMEROUS OPTIONAL ENDORSEMENTS AVAILABLE TO CUSTOMIZE COVERAGE



ELIGIBLE CLASSES INCLUDE:

- CARPENTRY
- MASONRY
- PLUMBING
- ELECTRICAL
- CARPET CLEANING
- DRYWALL
- LANDSCAPING
- PAINTING
- WINDOW & DOOR INSTALLATION
- DRIVEWAY PAVING
- INTERIOR DECORATING
- FLOOR COVERINGS (NOT HARDWOOD)
- (SEE ARTISAN MANUAL ON WEBSITE FOR FURTHER CLASSES)

INELIGIBLE :

- RISKS THAT LEASE EQUIPMENT TO OTHERS
- RISKS THAT SUB-CONTRACT OUT MORE THAN 25 % OF THEIR WORK
- OUTSIDE WORK ABOVE 3 STORIES
- ROOFING CONTRACTORS
- RISKS INVOLVED WITH UNDERGROUND, COLLAPSE, OR EXPLOSION EXPOSURES
- RISKS REQUIRED TO CARRY CONTRACTUAL COVERAGE
- RISKS WITH MORE THAN \$ 1,000,000 IN ANNUAL GROSS RECEIPTS
- HEATING & AIR CONDITIONING
- (SEE UNDERWRITING MANUAL FOR MORE DETAILS)



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PROGRAM RESTRICTIONS / REQUIREMENTS:

- * THIS POLICY DOES NOT PROVIDE BROAD FORM CONTRACTUAL LIABILITY. UTICA FIRST RECOMMENDS THAT YOU ADVISE YOUR INSURED PRIOR TO BINDING COVERAGE.
- * PROGRAM IS RESTRICTED TO FIRMS WITH 5 OR LESS FULL TIME EMPLOYEES. PART TIME EMPLOYEES COUNT AS 1/2 FULL TIME.
- * POLICY DOES NOT PROVIDE XC& U COVERAGE.
- * ALL INSUREDS ARE REQUIRED TO CALL OUR ARTISAN SURVEY UNIT TO COMPLETE A BRIEF INTERVIEW. THEY WILL RECEIVE NOTICE WITH THE POLICY AND MUST RETURN CALL WITHIN 30 DAYS TO AVOID CANCELLATION OF COVERAGE
- * SURVEY MAY BE COMPLETED ON LINE (WHEN AVAILABLE)
- * NON-OWNED AND HIRED AUTO NOT AVAILABLE.



COMMONLY ADDED ENDORSEMENTS:

- * BLANKET ADDITIONAL INSUREDS
- * FIRE LEGAL LIABILITY
- * CARE, CUSTODY, CONTROL COVERAGE
- * BUSINESS PERSONAL PROPERTY ON PREMISES
- * TOOL / EQUIPMENT, AND INSTALLATION FLOATERS
- * BLANKET CONTRACTORS EQUIPMENT COVERAGE



DISCUSS WITH YOUR UNDERWRITER:

- * RISKS WITH NON-RESIDENTIAL EXPOSURES
- * RISKS WITH POOR LOSS HISTORY
- * RISKS THAT "DON'T FIT" OUR CLASSIFICATIONS

HOW TO QUOTE AND BIND:

GO TO WWW.UTICAFIRST.COM AND LOGIN

CLICK ON: CREATE NEW QUOTE-> ARTISAN POLICY

COMPLETE THE APPLICANT INFORMATION SCREENS AND CLICK ON "QUOTE"

SEND APPLICATION WITH 25 % DOWN PAYMENT TO UTICA FIRST