

## Classes of Contractors

- ◆ Drywall, Acoustical Tile, and Insulation
- ◆ Electrical
- ◆ Fencing
- ◆ Flooring
- ◆ Glaziers and Glass Dealers
- ◆ Heating and Air Conditioning
- ◆ Home Installation  
(Countertops, Cabinets, Doors, Garage Doors, Rails, Stairways, and Handymen)
- ◆ Land Development and Land Improvement
- ◆ Landscapers
- ◆ Masonry and Concrete—Flat Work
- ◆ Painters, Paperhanging, Window Treatments
- ◆ Plumbing
- ◆ Solar Energy
- ◆ Swimming Pool Builders and Sub Trades
- ◆ Tile, Granite & Marble

## Coverages Available

- ◆ General Liability, Automobile, Commercial Property (Real & Personal), and Inland Marine
- ◆ Excess Liability and Workers' Compensation for most classes



## NIF Insurance Services of California

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## Artisan Pak Program

CREATED BY  
ARTISAN CONTRACTING  
SPECIALISTS

FOR  
ARTISAN CONTRACTING  
SPECIALISTS



# *Why should you use NIF Group's Artisan Program?*

## **NIF Group has provided coverage to Artisan Contractors for almost 20 years.**

<b>"A" Rated Carrier</b>	<b>Available on Admitted &amp; Non-Admitted paper based on type of work performed.</b>
<b>Broad Coverage</b>	<b>Residential and Commercial, including new residential, all service, repair and maintenance, and apartments.</b>
<b>Tract Projects</b>	<b>New tract work covered subject to company underwriting requirements.</b>
<b>Prior Work Covered</b>	<b>Occurrence form with no Prior Work Exclusion in most situations.</b>
<b>Subcontractors Covered</b>	<b>You are protected even if your sub is inadequately insured.*</b>
<b>Additional Insureds</b>	<b>Available for both residential and commercial jobs; primary wording, waiver of subrogation, and per project aggregate included at no additional cost.</b>
<b>Low Minimum Premium</b>	<b>Minimum General Liability written premium \$1,000.</b>
<b>Monthly General Liability Reporting Pay Plan</b>	<b>NO costly premium finance charges. Pay as you go.</b>
<b>Deposit</b>	<b>Security deposit rolls to next year at renewal.</b>
<b>Premium Audits</b>	<b>Both up and down, based on actual exposures. No minimum and deposit.</b>
<b>Coverage Enhancements</b>	<b>Employment Practices Liability available with General Liability. Equipment Breakdown available with Real Property coverage.</b>
<b>States</b>	<b>Arizona, California, Nevada, Oregon, and Texas.</b>

\*Subject to policy terms and conditions.