

Our Small Business and Mid-Market products offer:



Target Exposures

- Artisan/Trade Contractors
- Small General Contractors
- Remodeling Contractors
- Available in all states except, Kentucky, Louisiana, and New York



Target Classes

- Carpentry
- Painting, Plumbing
- Drywall
- Subcontractors
- HVAC
- Janitorial, Landscaping
- Electrical
- Excavation
- · Grading of Land
- General Contractors
- · And many more



Highlights

- Non-admitted paper:
 A.M. Best A++ (Superior) Rating
- Inland Marine Coverage
- New Businesses Accepted
- Flexible Limits:
 - up to \$1M per occurrence
 - \$2M General and Products aggregate
- · First Dollar Coverage
- Available Coverages Enhancements (Blanket Additional Insured, including Completed Operations, Per Project Aggregate, Waiver of Subrogation, and Primary Non-Contributory Coverage)
- All online. Fully digital, purchased online easily in minutes

Eligible Business Classes

- 13590 Glass Dealers or Glaziers 90089 Advertising Sign Companies - including Product and/or Completed Operations 91111 Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair 91127 Alarms And Alarm Systems - Installation, Servicing Or Repair 91150 Appliances And Accessories Installation, Servicing Or Repair - Commercial 91155 Appliances And Accessories Installation, Servicing Or Repair - Household 91300 Remodeling Contractor 91340 Carpentry - construction of residential property not exceeding three stories in height 91341 Carpentry - interior 91342 Carpentry - NOC 91343 Carpentry - Shop only
- 91405 Carpet, Rug, Furniture or Upholstery Cleaning
 on customers premises including Products and/or
 Completed operations
- 91436 Ceiling or Wall Installation Metal
- 91481 Chimney Cleaning
 including Products and Completed Ops
- 91523 Cleaning Outside Surfaces of Buildings
- including Products and/or Completed Operations
- 91551 Communication Equipment Installation industrial or commercial
- 91560 Concrete Construction
- 91580 Contractors Executive Supervisors or Executive Superintendents
- 91583 Contractors Subcontracted work in connection with building construction, reconstruction, repair or erection one or two family dwellings
- 91585 Contractors Subcontracted work in connection with construction, reconstruction, repair or erection of buildings



Contractors General Liability Appetite Guide for **Small Business**

Eligible Business Classes continued

01500	Contractors Permanent Yards	07653	Metal Erection – non-structural
91390	- Maintenance or storage of equipment or material -		Office Machines or Appliances
	including Products and/or Completed Operations	90111	- installation, inspection, adjustment or repair - including
91629	Debris Removal - Construction site		Products and/or Completed Operations
92215	Driveway, Parking Area or Sidewalk	98304	Painting - exterior - buildings or structures
	- Paving or repaving		- three stories or less in height
92338	Drywall or Wallboard - installation	98305	Painting - interior - building or structures
92451	Electrical Apparatus - installation, servicing or repair	98308	Painting - shop only
92478	Electrical Work - within building	98344	Paperhanging
94007	Excavation		Plastering or Stucco Work
94276	Fence Erection Contractors	98482	Plumbing - commercial and industrial
94569	Floor Covering Installation - not ceramic tile or stone		Plumbing - residential or domestic
95124	Furniture or Fixtures - installation in offices or	98636	Refrigeration systems or equipment
	stores - portable - metal or wood		- dealers and distributors, and installation, service or repair
95410	Grading of Land	98805	Septic Tank Systems - cleaning
95625	Handyperson	98806	Septic Tank Systems - installation, servicing or repair
95647	Heating or Combined Heating and Air	98967	Siding Installation
	Conditioning Systems or Equipment	98993	Sign Erection, Installation or Repair
	- dealers or distributors and installation, servicing or repair	99004	Sign Painting or Lettering
	House Furnishings Installation		- on buildings or structures
96409	Insulation Work - organic or plastic in solid state	99080	Solar Energy Contractors
96611	Interior Decorators	99505	Swimming Pool Servicing
96816	Janitorial Services		- including products completed operations
	- including Products and/or Completed Operations	99650	Television or Radio Receiving Set
97047	Landscape Gardening		- installation or repair
	- including Products and/or Completed Operations	99746	Tile, Stone, Marble, Mosaic or Terrazzo Work
97050	Lawn Care Services		- interior construction
	- including Products and/or Completed Operations	99827	Upholstery - shop only
	Masonry	99948	Water Softening Equipment
	Metal Erection - decorative or artistic		- installation, servicing or repair
97652	Metal Erection - in the construction of dwellings not exceeding 2 stories in height	99975	Window Cleaning





Backed by Philadelphia Insurance Companies (PHLY)

PHLY has maintained an AM Best A++ (Superior) rating since first earning it in 2011. This is the highest rating awarded by AM Best, which provides an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance obligations.