



## ARTISAN AND GENERAL CONTRACTORS

### GENERAL LIABILITY, POLLUTION, CYBER, PROFESSIONAL

DeCotis Specialty Insurance offers a range of coverages tailored to help safeguard artisan and general contractors from financial risk, including GL, Pollution Liability, Cyber, E&O, Tools & Equipment

#### STATES:

New England states (CT, MA, ME, NH, RI, VT), AZ, CO, DC, DE, FL, GA, MD, NC, NJ, NM, NY, OK, PA, SC, TX, VA

#### TARGET CONTRACTING CLASSES:

- Carpentry Residential and Commercial
- Excavation 1- to 4-family dwelling and apartments GL
- General Contractors
- Handyperson
- Janitorial Services Residential & Commercial
- Landscaping & Lawn care
- Plumbing
- Remodelers
- Residential Roofing
- Solar Energy Contractors
- Tree Trimming and more

#### COVERAGE HIGHLIGHTS:

- Liability limits up to \$1Mil/\$2Mil.
- No prior insurance required.
- Blanket AI, waiver of subrogation, primary-non-contributory options.
- Excess liability coverage available upon request.
- Minimum Premium \$650
- **INSTANT ONLINE QUOTE** for single or multiple classifications, for select GL classes. Submit for underwriter's approval, and receive a binder the same day.

#### COVERAGE OPTIONS :

Excess liability: Limits up to \$5Mil.  
Attachment point starting at \$500,000

Contractors E&O: Limit up to \$5Mil.  
Quote and bind online. Direct Bill Policy

Pollution Liability: Stand-alone or package  
Primary and Excess basis

Cyber Liability: Quote and bind online.  
Direct Bill policy. Min Premium \$270

Tools & Equipment  
Unscheduled tools up to \$25,000  
Minimum premium:  
\$500 monoline; \$350 package

#### QUOTES AND SUBMISSIONS

We will accept ACORD applications with **Contractors Supplemental** and with three years of loss history.

To obtain a quote, you can submit an application to [Quotes@Decotis.com](mailto:Quotes@Decotis.com) or quote online at [DeCotis.com](http://DeCotis.com)