

## New Contractor Facility Overview

- **Targeting the Following Commercial Artisan Contractors:**
  - **Plumbing Contractors** – Commercial and Industrial
  - **Electrical Contractors** – including Electrical Apparatus Install, Service, Repair
  - **Heating, AC, HVAC and Refrigeration Contractors** – Systems Sales, Install, Service, Repair
  - **Solar Energy Contractors** – Sales, Install, Service, Repair
  - **Alarm and Communication System Contractors** – Sales, Install, Service, Repair

[Focused on Commercial Contractors – incidental residential work considered]
  
- **Ineligible Exposures:**
  - Accounts subcontracting more than 40% of their work
  - Accounts performing work as a General Contractor or Paper Contractor
  
- **Highlights:**
  - ISO-Based, Admitted Package Product
  - AM Best A Rated (Excellent) Carrier, Company Size IX
  - Competitive Rates
  - Superior Customer Service
  
- **Coverage Options:**
  - **General Liability - Premises and Operations** (up to \$1M per occurrence, \$2M general aggregate, \$2M products completed operations aggregate)
  - **Auto Liability & Physical Damage** (\$1M Combined Single Limit)
  - **Property** (limits up to \$3M Total Insured Value)
  - **Inland Marine** (limits up to \$3M)
  - **Workers' Compensation** (Statutory Limits)
  - **Umbrella Liability**
  
- **Coverage Enhancements:**
  - Blanket Additional Insured
  - Per Project Aggregate
  - Blanket Waiver of Rights
  - Employee Benefits Liability
  - Limited Jobsite Pollution Liability
  
- **Minimum Premium:** \$5,000 GL
  
- **3 year Loss Runs:** Incurred 3-year loss ratios less than 50%

### To Submit:

Email: [NIPSpecialty@nipgroup.com](mailto:NIPSpecialty@nipgroup.com) Fax: 732-634-2904

With questions, phone: 1-800-446-7647 ext. 515