

## PlumbingPro™ Program Overview

### Program Guidelines

- **Class Eligibility:** Plumbing Contractors
- **Ineligible Exposures:**
  - Accounts subcontracting more than 40% of their work
  - Accounts performing work as a General Contractor or Paper Contractor
  - Accounts performing work on new tract housing and new condo projects
- **Highlights:**
  - ISO-based, Admitted Package Product
  - AM Best A Rated Carrier (Company Size IX)
  - Highly Competitive Rates
  - Superior Customer Service
- **Lines of Business:**
  - **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 Options:**
  - Blanket Additional Insured
  - Per Project Aggregate
  - Blanket Waiver of Rights
  - Primary Non-Contributory
  - Completed Operations
  - Employee Benefits Liability
  - Limited Jobsite Pollution Liability
- **Minimum Premium:**
  - \$10,000 GL
  - \$25,000 All Lines
- **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**

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