

Artisan Contractors General Liability Program

[Applications](#)[Forms](#)[Request Assistance](#)[Printable Version](#)

Our Artisan's GL program is designed for small to medium-sized Residential subcontractors. A broad number of classifications can be written at very competitive rates.

Program Features:

- Form: Manuscript CGL
- Blanket AI
- Primary & Noncontributory Wording
- Blanket Waiver of Subrogation
- Per Project Aggregate available
- Tract work allowed
- Secondary Retail & Wholesale operations
- Condominium/Townhome Repair work allowed for many classifications
- \$1,000 minimum premium
- No Deductible
- 25% Minimum Earned Premium
- Rated on Gross Receipts
- Carrier: Non-admitted, AM Best A+ XV

GL Limits:

- \$1,000,000 Occurrence
- \$2,000,000 General Aggregate (not including Products/Copts)
- \$2,000,000 Products/Completed Operations
- \$1,000,000 Personal Injury/Advertising Injury
- Excluded Medical Payments
- \$300,000 Damage to Premises Rented to You

Territory:

- California
- Arizona
- Nevada
- Oregon
- Washington
- Florida
- Texas

Submission Requirements:

- Acord 125 & 126
- Trinity Contractors Supplemental Application
- Three Years Hard Copy Loss runs, or No Loss Letter
- For New Ventures, the applicant's resume or work history

Artisan Application:

- [Trinity Contractors Supplemental](#)

ARTISAN CONTRACTORS PROGRAM - LIST OF TRADES

Please note, not all available classifications may be listed. Contact a Trinity underwriter with any questions.

- Appliance Installation & Service
- Carpentry
- Framing
- Carpet Cleaning
- Concrete Flat work
- Concrete Foundation
- Debris Removal
- Drywall
- Electrical
- Electrical/Low Voltage
- Excavation
- Fencing
- Fireplace & Stove Installation
- Flooring & Tile
- Furnishing & Fixture Installation
- Garage Door Installation
- Grading
- Handypersons
- House Detailing
- HVAC
- Insulation
- Masonry
- Metal Erection
- Ornamental Welding
- Painting
- Paperhanging
- Plastering
- Plumbing
- Remodeling
- Roads/Paving
- Sand Blasting
- Sewer
- Swimming Pool Service & Maintenance
- Upholstering
- Water Softening Equipment Installation
- Window Cleaning
- Window Installation

Retail & Wholesale Operations:

- Tile & Granite Stores
- Water Softening & Treatment Stores
- Irrigation Systems
- Carpet, Floor and Tile Stores
- Paint and Wallpaper Stores
- Household Appliances
- Commercial Appliances
- Door, Window and Cabinetry Stores
- Fence Material Stores
- Plumbing Supplies
- Heating and Air Conditioning Dealers
- Electrical & Lighting Stores

ARTISAN CONTRACTORS PROGRAM - UNACCEPTABLE RISKS

Please Note: these risks are ineligible for our in-house residential contractors program ONLY. Trinity E&S has access to numerous brokerage markets for your tougher accounts.

- General Contractors
- Risks with over 40% of their gross receipts sub-contracted
- Outside operations over 3 stories
- Roofing
- Excavation greater than twelve feet
- Fire Suppression Contractors
- Home builders (excluding very low volume Custom Builders)
- Apartment-to-Condominium conversions
- New condominium or townhouse projects
- Asbestos related operations
- Wrecking or Heavy Demolition work
- Employee Leasing or PEO Organizations
- Work performed in tunnels and trenches
- Equipment Rental without Operator
- Owned or leased aircraft or watercraft
- Caisson, Dam, Dike, Lock Revetment Work
- Bridgework or Cofferdam work
- Pile Driving
- Scaffolding
- Oil/Gas Pipelines and Well Exposure
- Tank Erection or Repair
- Dredging
- Iron or Steel Erection
- Mining Operations and Quarries
- Offshore Drilling
- Blasting operations

Mandatory Coverage Forms:

<u>Links</u>	<u>Form Number</u>	<u>Description</u>
Download	Trinity_Res_Program	All Mandatory Forms
	RRIC-CGL-DEC1	Common Policy Declarations
	RRIC-CGL-DEC2	Supplemental Declarations
	RRIC-CGL-SCH	Schedule Of Forms Attachments
	05 ML0002 00	Signature Page
	00 GL0468 00 04 08	Commercial General Liability Coverage Form
	00 GL0467 00 04 08	Contractors Special Conditions
	RRIC-CGL-E2	Course Of Roofing Operations
	RRIC-CGL-E6	Blanket Additional Insured
	RRIC-CGL-E1000	Claims Reporting
	00 GL0229 00 04 08	Exclusion - Wrap-Ups
	00 GL0309 00	Minimum Retained Premium Endorsement
	00 GL0516 00 07 08	Blanket Primary/Non-Contributory
	00 GL0058 00 04 09	Construction Materials Hazard Exclusion
	CG 2135 10 01	Exclusion - Coverage C - Medical Payments

Optional Coverage Forms:

<u>Links</u>	<u>Form Number</u>	<u>Description</u>
Download	RRIC-CGL-E5	Service Of Suit
Download	RRIC-CGL-E4	Per Claim Deductible
Download	RRIC-CGL-E12	Residential Development Exclusion
Download	RRIC-CGL-E13	Operations in States Other Than California
Download	00 GL0228 00	Waiver Of Transfer Of Rights Of Recovery
Download	00 GL0340 00	Blanket Waiver Of Transfer Of Rights Of Recovery
Download	00 GL0341 00	Per Project Aggregate
Download	00 GL0353 00	Designated Operations Exclusion
Download	00 GL0515	Continuous Insured Endorsement - Discrete Losses
Download	CG2011 01 96	Additional Insured - Managers Or Lessors Of Premises
Download	CG2012 07 98	Additional Insured - State Or Political Subdivisions
Download	CG2170 01 08	Cap On Losses From Certified Acts Of Terrorism
Download	CG2173 01 08	Exclusion Of Certified Acts Of Terrorism
Download	00 GL0675 00 03 11	Amendment Permitting Limited Condominium Or Townhouse Liability Coverage

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