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ARTISAN/TRADE CONTRACTORS INSURANCE

## Building Peace of Mind with the Artisan/Trade Contractors Product

### An Integral Part of the Massive Construction Industry with Vital Insurance Needs

#### Why Coverage is Important:

- ▶ Protection can be offered if up to 50 percent of sales include subcontracted work
- ▶ Municipalities, property owners, general contractors and lenders all require proper insurance coverage
- ▶ Many entities require an admitted insurance company (our product is admitted in many states)
- ▶ Access to coverage enhancements, including blanket additional insured coverage, waiver of subrogation and primary and noncontributory wording

Whether your work includes carpentry, air conditioning installation, painting or another specialization, even the most cautious and safety conscious trade contractors can cause accidents, injuries or property damage in and around a job site. Don't risk the stability of your business and/or damage your credibility and reputation because of one mishap. Be sure to have the right insurance in place.

#### Additional Advantages:

- ▶ A Berkshire Hathaway Co.
- ▶ Fast service
- ▶ A++ rating by A.M. Best
- ▶ Free and discounted background checks to help in hiring the right individuals

Coverage for

# More Than 40 Types of Artisan and Trade Contractors

## Why Coverage is Necessary:

- ▶ A contractor was painting the exterior of a house. He lifted his ladder, intending to reposition and begin painting a new section of the house and noticed a woman walking her dog on the adjoining sidewalk. As the contractor swung the ladder around, the ladder struck the woman, knocking her to the ground. The woman suffered injuries to her head and shoulder. She incurred \$5,000 of medical bills and missed five days of work, incurring \$1,000 for lost wages.
- ▶ A plumbing contractor was using a torch to solder plumbing pipes. Hours after he left the job site, the building was engulfed in flames. The fire marshal, along with an expert on "cause and origin," ruled that the cause of the fire was the insured's torch, which overheated and slowly ignited the particle board and other sound proofing materials near the pipe. The damage was valued at over \$1.2 million.
- ▶ An insured carpentry contractor built an interior staircase in a home. The claimant was descending the staircase when it collapsed underneath him, and he suffered several fractures. After investigation, it was found that a flooring contractor removed some of the structural screws while installing new hardwood flooring under the stairs. The flooring contractor had not yet re-installed the screws, which is what was deemed to be the cause of the collapse. Though the flooring contractor was at-fault, the insured carpentry contractor was also brought to court. The insured incurred \$50,000 in defense costs and a settlement of \$95,000.

## Eligible Risks:

- ▶ Up to \$1 million in annual sales
- ▶ Up to \$500,000 in annual payroll
- ▶ Exterior work up to four stories
- ▶ New ventures
- ▶ No prior coverage or a lapse in coverage

## Most Common Ineligible Risk Characteristics:

- ▶ Demolition work
- ▶ Use of subcontractors without obtaining certificates of insurance
- ▶ Roofing and highway construction
- ▶ New or renovation work at medical/surgical or nursing homes/assisted living facilities