

Classification	New Residential*	Residential Repair/Remodel	Condo OK**	Commercial Work	Limitation to Business Description Required	Subcontractor Warranty Required	Subsidence Surcharge
Awning Contractor	√	√	√	√			0%
Boiler & Steam Contractor	√	√	√	√			3%
Carpentry- Finish	√	√	√	√			3%
Carpentry Framing				√	√	√	6%
Ceiling or Wall Contractor	√	√	√	√			3%
Concrete Contractor	√	√		√			10%
Debris Removal Contractor	√	√	√	√			3%
Drilling Contractor	√	√	√	√	√		10%
Drywall Contractor	√	√	√	√			3%
Electrical Contractor	√	√	√	√			3%
Excavation Contractor	√	√		√	√	√	10%
Fencing Contractor	√	√	√	√			6%
Floor Covering Contractor- No Tile/Stone	√	√	√	√			3%
Glazing Contractor				√	√		3%
HVAC Contractor	√	√	√	√			6%
Insulation Contractor	√	√	√	√			0%
Landscaping Contractor	√	√	√	√			10%
Lawn Care Contractor	√	√	√	√			6%
Locksmith	√	√	√	√			0%
Low Voltage Contractor	√	√	√	√			0%
Masonry Contractor	√	√		√			3%
Metal Erection Contractor	√	√	√	√			3%
Metal Products Contractor	√	√	√	√			3%
Painting Contractor	√	√	√	√			3%
Paperhanging Contractor	√	√	√	√			0%
Refrigeration Contractor	√	√	√	√			3%
Renovation/Handyman- Admitted		√	√	√	√	√	6%
Renovation/Handyman- Non Admitted		√***	√	√	√	√	6%
Septic Systems Contractor	√	√	√	√			10%
Sheet Metal Contractor	√	√	√	√			3%
Sign Contractor	√	√	√	√			6%
Sign Installation- Non-electrical	√	√	√	√			6%
Solar Contractor	√	√	√	√			6%
Swimming Pool Maintenance	√	√	√	√	√		0%
Tile/Stone Contractor	√	√	√	√			3%
Vacuum Systems Contractor	√	√	√	√			3%
Water Conditioning Contractor	√	√	√	√			6%

\* No New Residential in Colorado or Nevada. \*\*Nonstructural Repair and Remodel Only. \*\*\*Remodeler Coverage Form (Structural work OK)

## Eligibility:

- New Ventures OK *\*Must have 3 years experience in industry*
- Lapse/gap in coverage or operating without prior insurance OK
- All states but: NY, WV, MS, LA and HI
- Minimum premium starting as low as \$450

## Packaging:

- **Contractors Personal Property (CPP):** Includes BPP, Tools/Equipment and Installation Floater as low as \$159 additional premium.
- **Supported Excess:** Up to \$5,000,000 over Primary GL Limits. Following Form as low as \$650 per layer.
  - \* One-time 10% discount applied to GL premium when CPP or Excess is added

## Endorsements:

- Blanket Additional Insured endorsement CG 20 10 07 04 Ongoing Operations included at no charge.
- Primary Noncontributory Wording and Blanket Waiver of Subrogation included at no charge.
- Blanket Additional Insured endorsement CG 20 37 07 04 Completed Operations available at no cost. (No New Residential)
- Blanket Additional Insured endorsement CG 20 10 11 85 Broad Form available for \$500 for policy term. (No New Residential)
  - \* ***Scheduled AI requests can be done at no charge with a 1 hour response time. Send requests to: ArtisanEdgeHelp@tmhcc.com.***

## Payment Options:

- **Installment Bill** (not available in AL or FL)
  - Multiple payment plans to choose from
  - EFT and Credit Card payments accepted
  - Payments are auto-drafted each billing period
  - Simplified renewal
- **Premium Finance**
  - Fast and easy financing agreement
  - No signatures required
  - Retain full commission at time of payment
  - One-click renewal
- **Agency Bill**
  - Use your own premium financing.

## Contact Us / Correspondence:

- **Toll Free:** 855-733-9500 (M-F 8AM EST- 5PM PST)
- **Endorsement and Policy Change Requests:** ArtisanEdgeHelp@tmhcc.com
- **User Provisioning/Deprovisioning:** ArtisanEdgeLogins@tmhcc.com **(Must be submitted by agency principal or designated officer)**

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