



# FARMERS<sup>®</sup> ARTISAN CONTRACTOR



## Protect Your Business, Your Way

Farmers<sup>®</sup> offers customizable business insurance that reflects the unique characteristics of your business

### Your Business Insurance Options Explained

While your day-to-day operations are complex, understanding business insurance doesn't have to be. There are coverage options available to protect just about every aspect of your business from employee injury to natural disasters. Some insurance is required by law and others by business associates, such as lenders and landlords. Obtaining the right type and amount of insurance for your business will help you avoid gaps in coverage where you need it most.

### Artisan Contractor

From the loss of valuable tools and equipment, to property damage caused by defective equipment or employee error, Farmers Artisan Contractor insurance can help protect you from the risks you face as an Artisan Contractor business owner.

## A Farmers policy can provide coverage for

- **Employment Practices Liability** can cover your business if discrimination, sexual harassment or wrongful termination claims are made by present, former or future employees.
- **Property Insurance** can fund repairs or replacements for damaged physical assets when disasters like vandalism, fire, windstorms, or hail strike.
- **Liability Insurance** can protect against financial losses resulting from claims of injury or property damage caused by you or your employees and your products or services.
- **Business Crime Insurance** can protect against fraud, theft, forgery or robbery.
- **Business Income Coverage (also known as Business Interruption Insurance)** allows you to continue to receive income while your business is being restored. It not only helps you to cover expenses needed to keep a business operating after a loss, but it also helps you to replace lost revenue.
- **Cyber Liability and Data Breach** provides coverage for privacy breach response services and expenses incurred to notify parties affected by a security breach, including fees and costs related to hiring a company to operate a call center, and reimbursing you for post-event credit monitoring costs for victims of breach.

## Tailor your coverage with these additional insurance endorsements, coverages and policies

- **Life Insurance for Business Owners** can help you plan for business succession, survive the loss of a key employee or partner and retain/reward your top people.
- **Umbrella** can shield your business from potentially ruinous lawsuits with additional liability coverage.
- **Workers' Compensation Insurance** can satisfy your employees' medical needs in the event of an accident or disease and make a quick return to work possible, while removing lawsuit potential by current or former employees.
- **Business Auto Insurance** can get you on the road again quickly after an accident and ensure your business is protected against losses from injuries to other drivers, passengers and pedestrians for which you and your employees are liable.
- **Equipment Breakdown** pays for direct damage and resulting loss of income caused by or resulting from covered equipment breakdown.
- **Ordinance or Law** covers the cost to demolish and remove debris of undamaged parts of the building and the increased cost to repair, reconstruct or remodel damaged or undamaged parts of the building to comply with a building ordinance or law.
- **Computer Equipment** pays for direct physical loss or damage to Electronic Data Processing (EDP) Equipment such as computers and associated peripheral equipment. Electronic Media and Records (EM and R), including recording or storage media, are covered up to 25 percent of the equipment limit.
- **Employee Benefits Liability** covers the amount you are legally obligated to pay due to errors in the administration of any employee benefit program.
- **Hired and/or Non-owned Auto** pays for Bodily Injury or Property Damage arising out of the maintenance or use of a hired automobile in the course of business by you or an employee, or the use of a non-owned automobile in the business by any person other than the insured.
- **Backup of Sewers and Drains** pays for loss or damage caused by water that backs up or overflows from your sewer or drain or enters into and overflows from a sump pump or any other system designed to remove subsurface water from a foundation area.

It's important to remember your organization has specific needs which may change over time. As an Artisan Contractor business owner, you will encounter challenges that require coverage to help you keep your business intact should an unexpected loss happen. Contact a Farmers agent for a customized insurance quote for your individual business needs. Because the more you know, the better you can plan for what's ahead.

Not all coverages available in all states or on all products. Restrictions may apply.