



# Monoline General Liability

## (Artisan Contractor)

For a contractor, a Monoline General Liability policy might be a great option. Even with a Monoline General Liability policy, there are different coverage options customers can choose for their business.

### Competitive Advantage

Offering Monoline General Liability coverage opens up new opportunities to establish relationships with more Artisan Contractors. As the Artisan Contractor's company grows, they may purchase more tools, a storefront, and business vehicles, or hire employees. These Artisan Contractor customers can tailor their coverage to address their additional needs.

Monoline General Liability for Artisan Contractors offers customizable coverages, such as:

- A per-project aggregate limit.
- Contractors Blanket Additional Insured for Ongoing Operations (optional coverage).
- Errors & Omissions (optional coverage).
- Contractor's Pollution Liability (optional coverage).

### Appetite and Eligibility

The Monoline General Liability program is available for the eight SIC Codes listed below. Remember, many other SIC Codes are eligible for an Artisan Contractor Businessowners policy (BOP).

- Landscapers (SIC 0782)
- Janitors (SIC 7349)
- Painters (SIC 1721)
- Carpet Cleaning (SIC 7217)
- Plumbers (SIC 1711)
- Electricians (SIC 1731)
- Marble and Tiling (SIC 1743)
- Flooring and Carpeting (SIC 1752)

### Monoline General Liability Target Customers

Generally, preferred risk Artisan Contractor businesses have the following characteristics:

- Experienced and stable management
- At least 2 years in business (if less than 2 years, please reach out to the Underwriting department to determine eligibility)
- Online reviews are positive
- Contractors complete the majority of the work themselves without the use of subcontractors
- 1-10 employees