



# Protection for Your Contracting Clients

*Excess & Surplus Lines*

Every day, contractors are faced with many challenges that could result in devastating losses. Some contractors have a higher risk than others, leaving the standard markets unavailable to them.

MUSIC® and our agency can help. Together, we have the expertise and creativity to write an array of contractor and liability products in the Excess & Surplus marketplace.

## Highlights

- Up to \$5,000,000 / \$5,000,000 GL Limits available on certain classes
- Combined Blanket Additional Insured endorsements now available (incl. PNC, WOS)
- Defense outside the limits on General Liability
- Remodeler endorsement is broadened to include many other classes

## General Liability

- General contractors with 100% subcontracted operations / custom home builders
- Small / medium sized artisan contractors (<50% subcontracted work)
- Handypersons / remodelers
- Vacant / renovation operations
- Minimum premiums as low as \$500 on most classes
- Removal of Punitive Damage exclusion (available in some states incl. NY, PA, OH, TX)
- Broadened contractual endorsement standard on most classes
- No Assault/Battery exclusion on most contracting risks

## Inland Marine PAC Endorsement

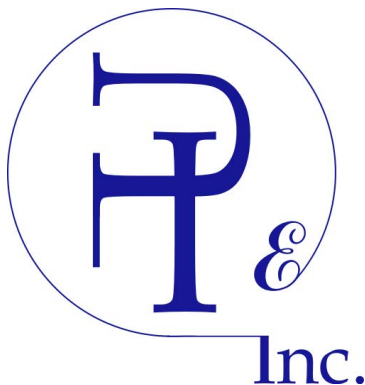
- Can be included with any GL policy for contracting classes for a low flat additional premium
- Theft coverage is included
- Available in 3 limits (\$25,000, \$50,000, \$75,000) of unscheduled equipment
- ACV with RC automatically triggered when required in a contract / lease agreement
- \$2,500 employee tool sub-limit
- Separate contractors equipment Inland Marine coverage is available for scheduled equipment outside the scope of the IM PAC for additional charges

## Our Top 10 Contractor Classes

- Carpentry
- Concrete construction
- Dry wall / wallboard installation
- Handyperson
- Landscape gardening
- Painting
- Remodelers
- Roofing
- GC with 100% subcontractors
- Welding or cutting

**Do you have contractor clients that need a little extra attention?  
Contact Professional Insurance Executives and ask for a **MUSIC®**  
quote today!!**

***EZ to use EZ Rater now available for this product!  
Visit the rater at [www.pieins.com/pierater](http://www.pieins.com/pierater)***



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Response is everything.