



# Artisan Contractors & Pollution Liability

## Crafted liability solutions for artisan contractors

Our Artisan Contractors and Pollution Liability program is designed to protect businesses from the unique risks faced by artisan contractors, offering comprehensive coverage, customized for a wide range of trades.

Featuring combined ISO-based coverage and contractors pollution liability for over 130 artisan contractor codes, our program ensures your clients are properly protected against their specific risks. With a focus on both general and pollution liability, our specialists are dedicated to delivering the essential coverage needed for non-environmental contractors and facilities.

## Key features

- Non-admitted, nationwide program (excluding New York and Missouri)
- A.M. Best "A-IX" rated carrier
- CGL and CPL package (including TPL and NODS) for over 130 ISO classes for contractors with \$25m or less in annual receipts
- Limits: \$6m per occurrence/\$7m aggregate
- Umbrella (following form excess) supported up to \$5m limit
- Excess over package, auto, liability, employers liability
- Minimum premium: \$3,500 for CGL/CPL package; \$2,500 for \$1m supported excess
- Minimum deductible: primary \$2,500

## Our appetite

- Drywall
- HVAC
- Carpentry
- Electrical
- Concrete
- Other main street contractors
  - Residential/commercial GCs
  - Framers
  - Painting contractors
  - Excavation/grading contractors
  - And more

## What we cover

- Commercial general liability (occurrence or claims made)
- Contractors pollution liability (occurrence or claims made)
- Umbrella supported (following form excess) up to \$5m limit
  - Excess over CGL/CPL package, AL and EL

## Coverage enhancements

- Transportation pollution liability
- Non-owned disposal sites
- Contractors professional liability (claims made)
- Site pollution liability (claims made)

## Get started on a submission

Here's what we need:

- ACORD application
- DUAL supplemental
- 3 to 5 years currently valued loss runs
- Statement of qualifications for key personnel, including resumes, past project experience, training information and required certifications or licensing

## Get in touch

For more information about DUAL's Artisan Contractors and Pollution Liability program, send your submissions to [environmentalsubmissions@aligngeneral.com](mailto:environmentalsubmissions@aligngeneral.com) or contact a member of our team:

### **Matt Kappas**

+1 (310) 592 8642  
[mkappas@dualinsurance.com](mailto:mkappas@dualinsurance.com)

### **Jennifer Norton**

+1 (619) 535 6855  
[jnorton@dualinsurance.com](mailto:jnorton@dualinsurance.com)

### **Jamie Rigney**

+1 (804) 241 7930  
[jrigney@dualinsurance.com](mailto:jrigney@dualinsurance.com)

### **Chantel Stabile**

+1 (972) 213 0472  
[cstabile@dualinsurance.com](mailto:cstabile@dualinsurance.com)

### **Jack Abney**

+1 (985) 605 4893  
[jabney@dualinsurance.com](mailto:jabney@dualinsurance.com)

### **Andrew Johnson**

+1 (805) 428 2091  
[ajohnson@dualinsurance.com](mailto:ajohnson@dualinsurance.com)

## Helping you do more

[marketing@dualinsurance.com](mailto:marketing@dualinsurance.com)

[dualinsurance.com](http://dualinsurance.com)

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