

Artisan contractors

General package



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The Markel general package offering for artisan contractors is a modular set of admitted products that are available monoline or blended in any combination. This offering includes a suite of products: general liability, property, contractors equipment/inland marine, umbrella, workers compensation, and auto.

Target classes

- Appliance service and repair
- Carpentry - interior
- Carpet cleaning
- Electrical work - within building
- Fence contractors
- Handy person
- Home furnishing
- HVAC installation
- Interior decorator
- Painting - interior
- Paperhanging (wallpaper)

Ineligible classes*

- Crane operators or rental operations
- Crop dusting
- External insulation and finishing systems (EIFS)
- Fire suppression contractors
- Foundation contractors
- Petrochemical or other industrial contractors
- Plumbers
- Railroad contractors
- Roofing contractors
- Security guards
- Snow removal
- Traffic control contractors and rental
- Waterproofing contractors
- Window/door contractors

*Although these classes are not eligible with our general package offering, we may have a solution in our excess or surplus lines. Please contact an appointed Markel wholesaler for more information. This information is subject to change.

Coverages

General liability

Limits

- \$1m occurrence/\$3m aggregate/\$3m products aggregate
- \$2m occurrence/\$4m aggregate option also available

*Mono-line general liability coverage available

Property

Subject to state availability:

- Building and business personal property
- Business income
- Business income extension endorsement, actual loss sustained
- Systems breakdown

Contractors equipment/inland marine

Limits

- Up to \$250,000 per item

Umbrella

Limits

- Up to \$5m

Workers compensation

Workers compensation insurance benefits can include:

- Lost wages and benefits
- Medical care and rehabilitation services
- Legal representation

Limits – employer's liability

- Up to \$2 million per accident

Auto

Including:

- 10 units or less, no stand-alone hired/nonowned auto

State availability

Available in Arizona, Connecticut, Delaware, Idaho, Kentucky, Maine, Maryland, Michigan, Missouri, New Hampshire, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Vermont, and Utah.

Submission contact

Jen Likander

Underwriting Manager

+1.804.864.3788

jen.likander@markel.com

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