



## GENERAL & ARTISAN CONTRACTORS

### WE UNDERSTAND CONTRACTORS

In the evolving world of construction, contractors and subcontractors often have both design and construction responsibilities. From reviewing drawings and proposals, to acting as a construction manager or pulling electrical wiring, contractors are the glue that hold a project together. General & Artisan Contractors program provides innovative professional liability, errors & omissions, and pollution liability solutions designed specifically for each category contractor.

### TARGET MARKETS

- General contractors
- Design/build contractor
- Artisan contractors

### PROGRAM HIGHLIGHTS

- **Availability:** In all 50 states, D.C. and U.S. territories
- **Minimum Premium:**  
Errors & Omissions: \$3,200  
Professional liability: \$6,000  
Pollution: \$1,000 for artisan and \$2,000 for general
- **Limits:** Up to \$5 million for E&O, and up to \$10 million for professional liability
- **Coverage:** E&S with an A rated carrier

### GENERAL CONTRACTORS PROFESSIONAL LIABILITY

- Rectification coverage
- In-house and subcontracted design services covered
- Agency and at-risk construction management covered
- Coverage for joint ventures with design firms

### ARTISAN CONTRACTORS ERRORS & OMISSIONS

- Covers faulty workmanship
- Covers negligent errors or omissions by you or on your behalf in the design of your work
- Covers the use of defective materials or products in your work

### POLLUTION LIABILITY

- Coverage for pollution claims including cost for government-mandated clean-up
- Proactive coverage for mold
- No exclusions for asbestos, respirable dust or silica
- Coverage for punitive damages resulting from pollution liability

### GET STARTED

Learn more at [victorinsuranceus.com/contractor](https://victorinsuranceus.com/contractor)  
Email us at [design.us@victorinsurance.com](mailto:design.us@victorinsurance.com)



This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.