



ARTISAN CONTRACTORS

As an independent owner of a craft or trades business, you need insurance that considers the risks unique to your work while reflecting your good safety record. You need adequate protection for yourself, the people you employ, and the tools and equipment you use on the job. Frederick Mutual Insurance Company responds with an Artisan Contractors Program that can be readily customized to specific risk and budget requirements for a small- to medium-sized operation.

BUSINESS LIABILITY PROTECTION

- ◆ Premises and Operations – pays claims made against you for bodily injury or property damage that occurs on the job site or within the coverage territory
- ◆ Products/Completed Work – pays bodily injury or property damage claims arising from your products or completed work
- ◆ Fire Legal Liability – provides protection when a fire for which you are liable causes property damage to buildings you rent
- ◆ Personal and Advertising Injury – pays damages should you become legally obligated for a personal injury or advertising injury
- ◆ Medical Payments – covers medical expenses caused by an accident that occurs on business property you own or rent, on adjacent premises or that arises out of your operations
- ◆ Liability limits of \$300,000, \$500,000 or \$1,000,000

PROPERTY PROTECTION

- ◆ Building Coverage – protects your building
- ◆ Business Personal Property Coverage – covers building contents as well as business personal property
- ◆ Loss of Income – provides coverage for loss of income from a covered loss
- ◆ Valuation Options – your property coverage may be written to cover loss on a Replacement Cost or Actual Cash Value basis

OPTIONAL COVERAGES AVAILABLE

- ◆ Accounts Receivable
- ◆ Care, Custody/Control
- ◆ Computer Coverage
- ◆ Computer Electrical Interruption Coverage
- ◆ Contractors Equipment Floater
- ◆ Contractual Liability
- ◆ Earthquake
- ◆ Employee Dishonesty
- ◆ Equipment Breakdown
- ◆ Exterior Building Glass
- ◆ Installation Floater
- ◆ Money and Securities
- ◆ Non-Owned/Hired Auto Liability
- ◆ Ordinance or Law
- ◆ Personal Property – Off Premises
- ◆ Property in Your Care
- ◆ Valuable Papers and Records

ADDITIONAL PROGRAMS AVAILABLE

- ◆ Commercial Automobile Program – Frederick Mutual can provide liability and physical damage coverage for your business autos under this program. We offer sound protection and competitive pricing
- ◆ Commercial Umbrella Program – Frederick Mutual can provide higher limits of liability coverage over your general liability, auto liability and employer's liability through this program. Additional limits of \$1,000,000 and \$2,000,000 are available

Frederick Mutual has always been noted for providing sound protection, responsive service and financial stability. Our insurance products are available through a growing network of independent insurance agents who share our commitment to quality and value. Your agent is well acquainted with our products and will help you determine the policy that most effectively addresses your individual needs. As a Frederick Mutual policyholder you can depend upon our highly experienced staff for personal attention and quick, accurate claims settlement.