SOUTHERN SPECIALTY UNDERWRITERS, LLC.
5444 Riverside Drive
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Artisan/Trade Contractors Product

This product targets risks within the 90000 series of ISO class codes where total subcontracted costs do not exceed 50% of total sales. Refer to our General Contractors product for risks where total subcontracted costs exceed 50% of total sales.

The HIT ZONE – *Our highest hit ratio*

- Up to $100,000 in annual payroll
- Up to $250,000 in annual sales
- None of the applicant's work subcontracted to others
- No losses/claims incurred in the past three years
- Risks with operations that consist entirely of one or more of the following classes:

Air Conditioning Systems	Masonry
Carpet Cleaning	Painting - Interior
Dry Wall or Wallboard Installation	Painting - Exterior
Electrical Work Within Buildings	Paperhanging
Floor Covering Installation	Tile, Stone, Marble or Mosaic Work
Landscape Gardening	Window Cleaning

Eligible Risks – Includes all of the above characteristics except where amended below

- Up to $500,000 in annual payroll
- Up to $1,000,000 in annual sales
- Up to 50% subcontracted work
- No more than two losses or claims (excluding closed without payment) incurred in the past three years
- The following classes of business:

Carpentry	Ventilation or Air Conditioning Systems	Plumbing
Carpet Cleaning	Furniture/Fixtures Installation	Siding Installation
Ceiling or Wall Installation	House Furnishing Installation	Sign Painting
Door/Window/Millwork Installation	Interior Decorators	Tree Pruning
Driveway/Parking Lot Paving	Insulation Work	Upholstering
Other Electrical Contractors	Lawn Care Services	Window Cleaning
Heating or Combined Heating		

Product Advantages

- Blanket Additional Insured Endorsement available
- Waiver of Subrogation available
- Ability to consider new ventures
- Subcontractors are not required to name our insured as an additional insured or to carry equal limits
- No Liability deductible
- Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- Hostile Fire Exception to Pollution Exclusion
- Up to 50% subcontracted work is acceptable
- A.M. Best rated A++ carrier

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Ineligible Risks

Additional ineligible characteristics may exist for specific classes. Please confirm ultimate eligibility by consulting the Eligibility Index - Primary.

- Any operations in Alaska, Colorado, Louisiana, or West Virginia
  - Limited eligibility for risk with operations in California
- Exterior operations in excess of four stories
- Demolition work other than incidental, interior, non-structural work
- Use of subcontractors without obtaining certificates of insurance
- New or renovation work involving Medical or Surgical facilities including Nursing Homes and Assisted Living facilities
- New or renovation work on facilities such as Refining, Water/Sewage Treatment or other similar Industrial Projects
- Risks involved in projects for the construction of new apartments, condominium, townhouse or tract homes
- All 90000 series classes other than those listed as eligible
- Any prior, existing or pending bankruptcy within the last five years

Available Limits:

- Customer Authority - up to $1,000,000 occurrence/$2,000,000 aggregate
- $5,000,000 additional capacity available for Excess General Liability or Umbrella Coverages

Submission Requirements

- Within 21 days of the inception date of coverage, this account will be subject to the following:

  - Our completed & signed application that accompanies this quote; or
  - Completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
  - Completed & signed application from another company as long as all underwriting information needed has been provided to us.
  - Representation of loss experience for the last 3 years or as long as applicant has been in business, if less than 3 years.