Artisan Pak

The Security Mutual Insurance Artisan Pak Program provides Property, Liability and Inland Marine coverage for select classes of Artisan Contractors.

Security Mutual can customize an Artisan Pak Program to meet various needs, specific to your business, such as:

- Higher Tools and Equipment Limits
- Contractors Equipment Coverage
- Coverage for the building or space where you conduct business
- Installation Floater Coverage

Available Classes

If multiple classes are being performed, use highest classification or refer to underwriting.

- Air Conditioning/Heating
- Appliance Installation, Service, Repair
- Cabinet Maker
- Carpenter NOC
- Carpet Installer
- Chimney Cleaner
- Dry Wall
- Electrician
- Fence Erection
- Floor Sanding
- Glazier
- Handyman
- Interior Decorator
- Janitor, Cleaning Service
- Mason
- Painting, Decorating, Paperhanging
- Plastering
- Plumbing
- Roofing*
- Siding
- Tile and Stone

Eligibility

- Five (5), or fewer, employees; Including the owner. If more than five employees, submit to Underwriting
- Minimum three (3) years of experience in the Class
- Business with gross receipts under $1,500,000
- Primarily Residential work. Refer Commercial work to Underwriting
- Less than 35% of work subcontracted to others
- Year-round operations are preferred. Refer operations that are not year-round to Underwriting

Ineligible Exposures

- General Contractors
- Property Managers
- Home Builders & Flippers

*Roofing Eligibility

- 4 or fewer employees (including Owner)
- Residential Only
- Max 2 Stories
- Documentation that safety harnesses are required for all employees must be provided
- Asphalt Shingles or metal roofing materials only

Unique Benefits

- Security Mutual Insurance does not audit. Security Mutual reviews exposures prior to renewal and adjust accordingly.
- Electronic Funds Transfer EFT is available to eliminate installment charges

AVAILABLE COVERAGE & FORMS

- **LS-5 or LS-6**
- Primary & Non-Contributory Coverage -No Charge
- Waiver of Subrogation -No Charge
- Snow/Ice Control Operations Coverage -Exclusion would be removed

EXTENDER ENDORSEMENTS

- **SMIC-SF-530 - BASIC**
  - Leased/Rented Equipment -$50,000 (30 Days Max)
- **SMIC-SF-531 - BROAD**
  - Leased/Rented Equipment -$75,000 (30 Days Max)
  - Tools & Equipment -$5,000
- **SMIC-SF-532 - DELUXE**
  - Leased/Rented Equipment ~ $100,000 (30 Days Max)
  - Tools & Equipment - $10,000

ADDITIONAL INSURED OPTIONS.

- Scheduled
  - Ongoing & Completed Operations
  - Contractual Obligation
- Blanket

Coverage Included	**LIMITS** (Higher limits are available.)
Craft 12 Artisan Pak Endorsement	
Accounts Receivable	$1,000
Business Credit Card, Forgery and Counterfeit Money	$1,000
Business Property	$1,000
Debris Removal	$1,000
Employee Dishonesty	$1,000
Money & Securities	$1,000
Property of Others in your Care, Custody & Control	$1,000
Tools and Equipment Off Premises	$1,000
Valuable Papers and Records	$1,000
While Away from the Insured Premises	$1,000
Medical Payments	$1,000/$25,000
Manufacturers' and Contractors Liability	$25,000

Covered Causes of Loss	A - BUILDING **SF-2**	A - BUILDING **SF-3**	B - OFFICE **SF-4**	B - SHOP **SF-4A**
Fire or Lightning	●	●	●	●
Removal	●	●	●	●
Explosion	●	●	●	●
Windstorm or Hail	●	●	●	●
Riot or Civil Commotion	●	●	●	●
Aircraft	●	●	●	●
Vehicles	●	●	●	●
Smoke	●	●	●	●
Vandalism	●	●	●	●
Sinkhole Collapse	●	●	●	●
Volcanic Action	●	●	●	●
Falling Objects	●	●	●	●
Weight of Ice, Snow or Collapse of Building(s), not settling, cracking, shrinkage, bulging or expansion	●	●	●	●
Water Damage	●	●	●	●
Glass Breakage	●	●	●	●
All other Covered Causes of Loss, except those specifically excluded.		●	●	●

Coverage A: Building Coverage
Coverage B: Business Property

Contact Your Agent Immediately If You…

- Have a loss
- Move and have a change of address for mail delivery
- Add to the value of your property, contents, or equipment
- Plan to suspend your business for any length of time
- Change your Class of Business. **Refer to Available Classes**