

Custom-built coverage for artisan contractors in California.

► Capabilities | Construction



Eligible Standard Industrial Classification Codes (SICs)

| | |
|------|--------------------------------------|
| 1751 | Carpentry Work |
| 1743 | Terrazzo, Tile, Marble & Mosaic Work |
| 7349 | Building Maintenance Services |
| 1752 | Floor Laying & Floor Work |
| 1711 | Plumbing, Heating & Air-Conditioning |
| 1799 | Special Trade Contractors |
| 0782 | Lawn & Garden Services |
| 1771 | Concrete Work |
| 1721 | Painting & Paper Hanging |
| 1793 | Glass & Glazing Work |
| 1731 | Electrical Work |

What Good Looks Like

- California only
- Artisan contractors
- Well-established operation
- Subcontract less than 25% of work*
- Employees are properly trained in the use of hazardous equipment
- Travel within a 50-mile radius
- Equipment is properly secured during transport

*Subcontracting up to 50% is acceptable for some classes

Visit our [Appetite Guide](#) for a complete list of eligible classes.

Workers' Compensation

Generous Policy Features:

- Broad Form endorsement included
- Extended Broad Form endorsement available
- Payroll Billing Option
 - » Offers cash flow benefits
 - » Ideal for businesses with seasonal help

While we prefer the total account, we'll write monoline workers' comp policies, too!

Business Auto

Broad Form endorsement for:

- Loan Lease Gap coverage
- Waiver of Subrogation
- Waiver of Glass Repair deductible and more!

E&S Advantage

Offers general liability and umbrella solutions for accounts ineligible for coverage in the standard market.

Faster and Easier Digital Service Options

- ICON Bridge – quote **all lines** fast
- Digital Services
 - » All policy changes are available online
 - » Workers' comp changes are processed in real time¹
 - » Certificates of Insurance and other service requests are processed in real time
 - » 24/7 access

Quote us today.

Contact your territory manager or visit
[TheHartford.com/construction](https://www.TheHartford.com/construction) to learn more.



¹ Exception: officer include | exclude changes

Note: Workers' Compensation coverage is required to write Business Auto coverage.

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