

EMC Contractors insurance

Give your contractor customers insurance that works as hard as they do.

When it comes to protecting your contracting customers, let us do the heavy lifting.

We offer a full range of commercial insurance policies for carpenters, electrical contractors, excavators, general contractors, and many more. Plus, our understanding of specific risks enables us to help your customers control loss proactively through services such as training and safety inspections. Together, we can protect every square inch of your customers' contracting business.

Eligible operations

We proudly protect more than 125 types of contractors. Review the classes and standard below for a summary of our construction appetite.

Business classes

- General contractors
 - Commercial
 - Residential (remodelers and customer home builders)*
 - Light industrial
- EMC Artisan Contractors Program
 - Payroll up to \$2M
 - Over 50 classes including electrical, carpentry, flooring, janitorial, and masonry
 - Single composite rate for ease of doing business
- Contractors with payroll over \$2M (non-program)
 - Over 26 SIC segments including electrical wiring, carpentry, grading of land, and painting
- Heavy construction
 - Water, sewer, communications, and utilities

Standards

- Property risk transfer if subcontracted labor
- Formal safety and fleet maintenance program
- Turnover under 25%
- Three years in business

* New residential work not eligible in the following states: AK, AZ, CA, CO, FL, HI, MN, MT, NV, NY, OR, SC, TX, WA, WI (does not apply to remodeling, service, or repair)



Ineligible operations

Not all manufacturing operations are eligible for EMC's contractors insurance. Some ineligible characteristics include:

- Street and road work over 55 MPH posted speed limit
- Residential roofing
- Blasting
- Oil and gas work
- Electric light or power construction
- Bridge work
- Paper contractors
- Work more than four stories high
- Developers
- Joint ventures
- Sand and gravel hauling

Why agents choose EMC for contracting insurance

From tailored protection to essential coverages, EMC has the right tools for the job.

- Extra coverage options, including general liability, commercial auto, and inland marine
- Contractual risk transfer review
- Loss control resources tailored to contractors' needs
- Expert services, such as a construction defect claims handling unit
- Local, personalized service and niche market expertise
- Access to contract surety bond experts

Promote EMC contractors insurance to your customers by having them visit: emcinsurance.com/contractors

Coverage forms

Enhance your customers' contractors policies by including the following forms:

- CG7759 Contractors general liability elite extension
- or-
- CG7758 Contractors general liability essential extension
- CP7350 Artisan contractors property extension
- or-
- CP7351 Commercial property elite extension
- CP7320 Commercial property essential extension
- CA7270 Commercial auto essential extension
- or-
- CA7450 Commercial auto elite extension

Optional coverage forms

Add further protection to your customers' contractors policies with these optional coverages:

- CG7624 Contractors errors and omissions
- CG2264 Pesticide or herbicide applicator
- CG2292 Snow removal coverage
- CG7276 Limited pollution coverage—"work sites"

* Form numbers vary by state. Sublimits apply. Defense costs are generally within policy limits, but coverage varies by state. Check with your underwriter for details.

Industry-leading loss control services

Our safety experts can help your customers proactively reduce their risk exposure through loss control strategies and safety services designed to keep their business safe—most available at no additional cost. Here are a few:

- Jobsite and safety reviews
- Hazard control assessments
- Industrial ergonomics surveyst
- Driver and fleet safety programs

Visit emcinsurance.com/losscontrol to learn more and access our extensive collection of free online safety resources.

† Available to policyholders with EMC workers' compensation insurance.

Agent Insider: Intended for EMC agents only and not for distribution to policyholders.



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[emcinsurance.com /contractors](https://emcinsurance.com/contractors)

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