

Best Choice Contractor General Liability



**Online Quote,
Bind and Pay**



**Contactless
eSignature**



**Auto
Renewal**

HIGHLIGHTS

- Quote and bind online in minutes
No apps or supplementals
- eSignature for faster processing
- No loss runs required
On accounts with premiums under \$5,000
- No fee blanket additional insured endorsements
- In most cases, no fee "completed operations" a.i. endorsements
- Included risk control solutions with new employee orientation courses
- 'A' Rated by A.M. Best (04/20)

ELIGIBILITY

- New ventures acceptable
Must have a valid contractors license unless licensing is not required by the state contractors board
- Artisans doing new residential & commercial acceptable
- Structural remodelers acceptable
- Non-structural remodel work on condominiums
- Work on apartments acceptable
(No NEW apartment work)
- Up to \$1.5 Million in receipts
- Sub costs up to \$100,000 or 25% of annual gross receipts, whichever is higher
- *Unavailable in: AK, FL, HI, KY, MD, NY, VT*

INELIGIBLE WORK

- GC doing ground up construction for new residential or commercial
- Tract home developers
- Framers
- Roofers
- Window installers
- New residential foundation

OPTIONS

- **Limits up to \$2M/\$4M/\$4M are available**
- **Classification Limitation Buyback**
- Multiple payment options
- Auto renewal available
- Faulty Workmanship Coverage Endorsement
- Contractors Miscellaneous Tools & Small Equipment Coverage
- Primary wording & waiver of subrogation available at no additional charge
- Medical Options: \$5k, \$10k, \$25k
- Damage to Rented Premises: \$300k, \$500k, \$1M
- Optional 15% credit is available for 100% service/repair work
(varies by class code)

TOP CLASSES

- Door/Millwork Installation - metal
- Carpentry Interior
- Painting Interior/Exterior
- Plumbing Commercial
- Tile/Stone Installation
- Plumbing Residential
- HVAC no LPG
- Landscape Gardening
- Handyman
- Drywall



Offered through CNA



Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states and may be subject to change without notice. "CNA" is a registered trademark of CNA Financial Corporation. Certain CNA Financial Corporation subsidiaries use the "CNA" trademark in connection with insurance underwriting and claims activities.

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CLASS LIST

CLASS NAME/DESCRIPTION	CLASS CODE	CLASS NAME/DESCRIPTION	CLASS CODE
Air Conditioning Systems or Equipment - Dealers or distributors and installation, servicing or repair	91111	Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or distributors and installation, servicing or repair	95647
Carpentry - Construction of residential property not exceeding three stories in height	91340	House Furnishings Installation	96053
Carpentry - Commercial	91342	Landscape Gardening	97047
Carpentry - Handyperson	91344	Masonry	97447
Carpentry - Interior	91341	Metal Erection - Decorative or artistic	97650
Carpentry - Shop only	91343	Metal Erection - Nonstructural	97653
Carpet, Rug, Furniture or Upholstery Cleaning - On customers' premises	91405	Painting - Exterior, buildings or structures, three stories or less in height	98304
Ceiling or Wall Installation - Metal	91436	Painting - Interior, buildings or structures	98305
Communication Equipment Installation - Industrial or commercial	91551	Paperhanging	98344
Concrete Construction	91560	Plaster/Stucco	98449
Contractors - Subcontracted work in connection with construction, reconstruction, repair or erection of buildings	91585	Plumbing - Commercial and industrial	98482
Contractors Permanent Yards - Maintenance or storage of equipment or material	91590	Plumbing - Residential or Domestic	98483
Debris Removal - Construction site	91629	Prefabricated Building Erection	98502
Door Millwork - Installation, metal	91746	Satellite Dish Installation	99650
Drilling - Water	92102	Septic Tank Systems - Cleaning	98805
Driveway, Parking Area or Sidewalk Paving	92215	Septic Tank Systems - Installation, servicing or repair	98806
Dry Wall or Wallboard Installation - Residential	92339	Sewer Cleaning	98813
Dry Wall or Wallboard Installation	92338	Sewer Mains or Connections Construction	98820
Electrical Apparatus - Installation, servicing or repair	92451	Siding and Gutter Installation	98967
Electrical Work - Within buildings	92478	Sign Erection, Installation or Repair	98993
Excavation	94007	Sign Painting or Lettering - On buildings or structures	99004
Fence Erection Contractors	94276	Tile, Stone, Marble, Mosaic or Terrazzo Work - Interior construction	99746
Floor Covering Installation - Not ceramic tile or stone	94569	Water Mains or Connections Construction	99946
Furniture or Fixture Installation - Office or store	95124	Water Softening Equipment - Installation, servicing or repair	99948
Grading of Land	95410	Window Cleaning	99975
		Window Decorating	49840

For questions about the program or to register for a free webinar, contact BTIS Business Development

855.359.5529

