

Sheet Metal, Mechanical, Air Conditioning and Plumbing Contractors Program

We are continually working on new and exciting facilities to better help you serve your customers and beat the competition. We will keep you informed of these as they happen.

Plumbing, heating, and air-conditioning contractors in all markets, including residential and repair, make up the largest segment of the specialty contractor market in the U.S., with 84,876 contractors doing \$87.4 billion in business. This includes about 17,000 contractors who do over \$1 million in business.

- A+ rated Carrier
- In All States Except DE
- Cook County, IL and Five Boroughs of NY

GENERAL LIABILITY

- \$1,000,000 Per Occurrence
- \$2,000,000 Aggregate
- \$2,000,000 Products/Completed Ops Aggregate*
- \$100,000 Fire Damage Legal Liability
- \$2,500 Minimum Property Damage Deductible, Per Occurrence

**Limits may vary by state. Contact your underwriter for specifics.*

SPECIAL EXTENSIONS AVAILABLE

- Blanket Additional Insured
- Per Job Aggregate
- Blanket Waiver of Rights
- Employee Benefits Liability

UMBRELLA

Up to 25,000,000 available; submit for quote.

SUBMISSION REQUIREMENTS

- ACORD Applications
- CIS Supplemental Application signed by Insured and Agent
- Loss Runs – 5 years currently valued and details of losses over \$10,000
- 2 year job list
- Expiring declarations page and rating worksheet
- 5 years premium, payroll, receipts
- Employers Liability
 - 5 years hard copy loss data
 - W.C. – Mod
 - Total number of employees
 - Total number of employees ever in one place at one time
- Auto
 - 5 years hard copy loss data
 - 5 years incurred loss ratio

[Link to Supplemental App](#)

[Link to Agent's Kit](#)

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