



Commercial Artisan Policy

www.homesteadmutual.com

Protect your small business with the coverage that you need, with a Commercial Artisan Policy from Homestead Mutual Insurance

Our Artisan Package Policy gives you access to a wide variety of optional coverages in one convenient package, including property and liability insurance. With the guidance of your agent, you can build a policy that suits you and your business!

Homestead Mutual offers many optional coverages for your unique business needs. Some of these valuable coverages include:

Property:

Accounts Receivable
Automatic Increase – Coverage A &/or B
Backup of Sewers and Drains
Building
Business Personal Property
Computers
Contractors Equipment
Contractors Tools
Employee Dishonesty
Glass
Installation Floater

Money and Securities Coverage
Ordinance or Law Extension
Outdoor Signs
Valuable Papers

Liability:

Additional Insureds
Voluntary PD Coverage
Non-Owned/Hired Auto

Artisans (AP100 – Contractors Special Form)

See Examples on back of page

Included Coverage Highlights:

- Commercial General Liability
- Contractual Liability
- Mobile Equipment
- Pollutant Clean Up and Removal
- Personal Property – Off Premises

The **Homestead Mutual Artisans Program** covers a worker in a skilled trade – such as:

Air conditioning and Heating – **Systems and Equipment**
Electrical work (**3 years' experience – No burglar or fire alarm**)
Plumber (**Residential or officeNo sprinkler systems**)
Septic tank and Lateral **installation**
Siding Installation - **Plaster or Stucco (Interior or exterior)**
Concrete Construction – **Masons (3yrs prior experience)**
Floor covering installation, **service & repair (waxing)**
Appliances and Accessories – **Installation & Servicing**
Awning Installation (**Service & Repair**)
Cabinet Makers **& Installation**
Carpentry services
Carpet and Rug Cleaners
Caterers (**Private**)
Ceiling or wall installation (**Metal**)
Chimney Cleaning (**Residential only**)
Cleaning Services (**Residential or Office**)
Communication Equipment **Installation**
Computers (**Repair and service**)
Door & Window Installers (**Partitions**)
Driveway, Parking, yard or sidewalk paving & Repairing (**Concrete or asphalt**)
Drywall or Wallboard hanging and taping
Fence contractor
Woodworking (**Furniture & fixtures**)
Furniture refinishing (**Upholstery**)
Garage and Overhead door **Instillation (metal or wood)**
Glaziers (**Glass repair**)
Gutter Installation
Interior decorators - **House furnishings Installation**
Inspector/Appraiser/Land Surveyors
Insulation (**Residential only – NO EXTERIOR FINISHING**)
Landscaping – Gardening (**NO SNOW REMOVAL/PLOWING**)
Locksmith
Musical Instrument repair (**Electronic or Non electronic**)
Office machines/appliances (**Repair or service**)
Painting (Interior or Exterior**3 stories or less**)
Wallpaper installation
Refrigeration **contractors**
Sign Painting or lettering (**NO work above first floor – No vehicle lettering**)
Window cleaning/decorating (**3 stories or less**)

Products underwritten by Homestead Mutual Insurance Company
The summarized coverages are for reference only and do not contain policy conditions, exclusions or limitations.
Home Office: 5291 County Road II, Larsen, WI 54947 – (800)924-7808



The **Homestead Mutual Insurance Businessowners Policy (BOP)** gives you access to a wide variety of optional coverages in one convenient package. Combining property and general liability insurance, along with optional coverages, a BOP offers comprehensive coverage to you for an affordable price and protects you and your business in the event of such things as property damage, suspended operations, or lawsuits from bodily injury or property damage to others.

Some of these valuable coverages are:

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|---|-----------------------------|
| Building | Business Personal Property |
| Loss of Income | Equipment Breakdown |
| Liability | Accounts Receivable |
| Automatic Increase – Coverage A and Coverage B | |
| Condominium Loss Assessment Coverage | |
| Condominium Unit Owners Coverage | |
| Employee Dishonesty | Fine Arts |
| Fire Department Service Charge | Forgery Coverage |
| Functional Replacement Cost Valuation – Building | |
| Money and Securities Coverage | Ordinance or Law Extension |
| Outdoor Signs | Seasonal Increase |
| Spoilage | Theft |
| Theft Exclusion | |
| Utility Services Disruption Coverage A & Coverage B | |
| Utility Service Disruption – Time Element | Valuable Papers and Records |
| Water Backup and Overflow | Additional Insured |
| Additional Premium Off-Premises Operations | Barbers’ and Hairstylists’ |
| Expanded Coverage for Property Damage to Rented Premises | |
| Expanded Liquor Liability Exclusion | |
| Expanded Liquor Liability Exclusion – With Exception for Scheduled Activities | |
| Non-Owned Auto Liability Coverage/Hired Auto Liability Coverage | |
| Expanded Non-Owned Auto Liability | |



Some Additional Coverage Endorsements available:

- Accounts Receivable At the described premises \$20,000
- Accounts Receivable Away from the described premises \$5,000
- Business Personal Property - Off Premises \$15,000
- Employee Dishonesty \$10,000
- Forgery \$5,000
- Outdoor Signs \$10,000
- Personal Effects \$5,000
- Spoilage \$10,000
- Valuable Papers and Records At the described premises \$15,000
- Valuable Papers and Records Away from the described premises \$5,000

Generally Accepted Classes of Business:

Office

Medical Offices

Non-Medical Offices

Service

Appliance Service & Repair
Barber / Beauty Shops
Printing, Copy & Duplicating
Dressmakers / Tailors
Engravers

Laundries (receiving only)
Musical Instrument Repair
Photography Studios
Taxidermists
Watch, Clock & Jewelry Repair

Warehouses

General Warehouses

Self-Storage (Mini) Warehouses



Generally Accepted Classes of Business:

Retail

Antiques	Ice Cream
Appliance & Electronic Sales	Jewelry
Art Galleries	Kitchen Accessories
Lamps & Lighting	
Bath & Beauty	Mail Box or Packing
Bicycle Sales	Movie & Gaming Stores
Books & Magazines (no adult stores)	Musical Instruments
Camera / Photo Equipment	Office Supplies & Furniture
Candy (no cooking)	Paint & Wallpaper
China, Glassware, Pottery & Ceramics	Picture
Clocks	Plumbing Fixtures & Supplies
Clothing / Tuxedo Rental	Record & Music Stores
Coffee Shops	Religious Goods
Coin & Stamp	
Computer & Software Sales	Sewing Shops
Cosmetics & Perfume	Shoe
Dairy Products	Souvenir Stores
Delicatessens (no cooking)	Sporting Goods & Athletic Equip
Fabrics & Wool	Stationary or Paper Products
Florists	Toys
Framing	
Furniture	Trophy
Garden or Lawn Supplies	Vacuum Cleaners
Gift & Candle Stores	
Greeting Cards & Stationary	Wigs
Grocery	Wildlife Stores
Hardware	Window Coverings
Health Food	
Hobby, Craft Stores	

The **Homestead Mutual Insurance** Commercial Package Program (CPP) is designed for the following risks which are not eligible for our Artisan or BOP programs.

Commercial Program Target Markets:

-**Wholesaler(s)**: Businesses that sell goods in large quantities to retailers, restaurants, institutions, industrial, and other businesses. Examples:

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|-------------------------|---------------------------------|
| -Barber / Beauty Supply | -Hardware & Tool |
| -Building Materials | -Heating & Cooling Systems |
| -Clothing | -Coffee |
| -Janitorial Supplies | -Grocery |
| -Fabric | -Juices & Syrups |
| -Floor Covering | -Meat, Fish, Seafood or Poultry |
| -Floral | -Paper Products |
| -Food or Drink only | -Printers |
| -Fruits & Vegetables | -Sporting Goods |



-**Custom Farming**: The harvesting of crops for others. Crops may include wheat, corn, milo, oats, barley, rye, canola, soybeans, sunflowers and popcorn. Rather than written contracts, verbal contracts are the norm. Farmers pay by the bushel, by the acre, or by a combination of both. Manure hauling and application of pesticide risks are ineligible.

-**Maple Syrup Manufacturing**: Operations involved in three phases of production – collecting the sap, processing it and selling it outright or to wholesalers and retail stores.

-**Lessor's Risk**: These classes are for buildings owned but *not occupied* by the insured and that are leased to others. They may be occupied by any tenant as described in the classification (bank, office, mercantile or manufacturing). The insured may or may not be in charge of maintaining the building.

-**Concessionaires**: (Food or Drink Only) An individual or business who has been given a concession to sell goods at during a concession period. Many operate from a stand or trailer and are found at music or sporting events, fairs, craft and art shows, etc.