



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 Installation (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 Exterior3 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)