



Contractors Depend on Their Trucks



Which vehicle comes to mind when you think about a contractor? If you thought pick-up truck then you'd be right and selecting the right truck isn't always as easy as going down to your local dealer and picking one out. The right truck, decked out with the right equipment and storage can make a big impact. It's so important they even have their own association just for trucks, the [Association for the Work Truck Industry](#), which holds their annual [Work Truck Show](#) every March. If you still aren't convinced that trucks are that important know that [this year](#) they had football legends [Howie Long & Terry Bradshaw](#) as speakers.

As a registered Big "I" Markets agent, you have access to our contractors program through RLI/CBIC. **Small Contractors** is designed to meet the needs of small to medium-sized artisan and general contractors specializing in residential and light commercial projects.

ELIGIBLE RISK

- General contractors that are active in the day-to-day operations, on the jobsite daily and have annual receipts of \$3 million or less.
- Trade contractors with annual receipts of \$2 million or less
- New venture contractors with minimum of 3 years construction experience
- No limits on Payroll amounts or Subcontractor costs
- New construction on residential projects (excluding townhomes, row houses, co-op buildings, condos, condo conversions, and/or common interest developments)
- General contractors working on 5 or less new residential units annually in a tract, subdivision or development
- Trade contractors working on 15 or less new residential units annually in a tract, subdivision or development

COVERAGE HIGHLIGHTS & AVAILABILITY

- General Liability: Limits up to \$1,000,000/\$2,000,000 including products and completed operations-increased limits available (varies by state)
- Property: Commercial Building and Business Personal Property
- Inland Marine: Including computer equipment, contractors installation floater and miscellaneous tools
- Non-Owned Automobile Liability (not available in all states)
- Identity Recovery
- Blanket Additional Insured which includes primary, non-contributory, and waiver of subrogation
- Other Additional Insured endorsements available including completed operations
- Contractor's License Bonds (check state for availability)

WHY CBIC

- Construction industry knowledge and experience
- Steady, consistent and reliable admitted market since 1979
- Excellent customer service
- Experienced underwriters
- Prompt and efficient claims handling An RLI Company.

CBIC and RLI are rated "A+" (Superior) by A.M. Best. RLI/CBIC is available in AZ, CA, ID, MT, ND, NM, NV, OR, TN, TX, WA, WY. For more information, log into www.bigimarkets.com or contact Big "I" Markets commercial underwriter Tom Spires at tom.spires@iiaba.net or (800) 221-7917 x5470.

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