



## Commercial General and Artisan Contractors



I had a neighbor who reduced the number of bedrooms in his house from four to three by turning the smallest one into a large walk-in closet for the master bedroom and using the existing closet space to expand the master bath. It was *very* nice. But when he sold the house his Realtor said that the addition of the much larger closet and extra bathroom space didn't make up for the loss of the fourth bedroom. Usually, updating and remodeling your house will increase its value at the time of sale. For example, according to this [recent infographic](#), adding a fence can actually pay for itself.

Home remodeling often means home contractors. And Big "I" Markets has a market for that!

Contractors Bonding and Insurance Company, an RLI Company, provides Package policies for Commercial General and Artisan Contractors:

### CONTRAC PAC

- General Contractors that are
  - active in the day-to-day operations
  - on the jobsite daily
  - have annual receipts of \$3 million or less
- Trade contractors with annual receipts up to \$2.0 million

### Coverages:

- General liability with limits up to \$1 million/\$2 million, including products and completed operations (higher limits available)
- Umbrella\*
- Commercial buildings and business personal property\*
- Auto\*
- Identity recovery & data compromise\*
- Inland marine\*
- ...and more

Available in AZ, CA, ID, MT, ND, NM, NV, OR, TN, TX, WA, WY.

\* varies by state

### CONTRACTORS

- Commercial General Contractors \$3M - \$10M annual sales
  - Commercial work only
  - New construction
  - TIB work
  - No paper GCs
- Commercial Artisan Contractors over \$2M in annual sales

*The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.*



---

[www.bigimarkets.com](http://www.bigimarkets.com)

[Forget Password?](#)

[BIM Help Desk](#)

[TFT Archives](#)

- Commercial new construction
- Commercial and residential service work
- Will allow custom home jobs

**Coverages:**

- Building, Personal Property and Business Income Special Form including Equipment Breakdown
- Commercial Property Basket Limits Endorsement
- Property Enhancement Form (45 coverage enhancements)
- Crime
- Comprehensive General Liability
- GL Enhancement (11 coverage enhancements)
- Blanket AI with completed operations available for commercial contractors
- Data Compromise/Cyber Coverage
- Employee Benefits Liability Coverage
- Employment Practices Liability Coverage
- Contractors Equipment Coverage
- Installation Floaters
- Commercial Auto Coverage
- Auto Enhancement (20 coverage enhancements)
- Umbrella limits to \$10M

Coverage available in all states except New York. Coverage options may be different in the following states: AZ, CA, ID, MT, ND, NV, NM, OR, WA, WY.