



Artisan/Trade Contractors Product

WHY DO YOU NEED TO PURCHASE AN ARTISAN/TRADE CONTRACTORS PRODUCT?

- ▶ One of your employees accidentally punctures a pipe and causes water damage to your client's hardwood floor
- ▶ A tenant, in the building you are working on, trips and falls on your construction equipment

Why should you choose the United States Liability Insurance Group's Artisan/Trade Contractors Product?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
No Liability Deductible	✓	?
Waiver of Subrogation available	✓	?
Blanket Additional Insured Coverage available	✓	?
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress	✓	?
Hostile Fire Exception to Pollution Exclusion	✓	?
Defense costs provided outside the limit of liability	✓	?
Up to 50% subcontracted work acceptable	✓	?
Subcontractors are not required to name our insured as an additional insured or to carry equal limits	✓	?

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable Company that will be there to pay your claim.