



NATIONAL E & S
INSURANCE BROKERS
SPECIALTY WHOLESALE INSURANCE BROKERS



Artisans Professional Including Faulty Workmanship

Our product offers optimal protection for construction trades, bridging the gaps of their general liability coverage offering faulty workmanship coverage, contractors pollution, rectification of design errors, and professional liability.

Subcontractor Target Risks:

Electrical, HVAC, Plumbing, Landscaping, Drywall, Stucco, Concrete, Tile, Masonry, Framing, Carpentry, Painting, Fire Sprinkling, Telecom installation and Solar Panel Installation artisan subcontractors, just to name a few!

Minimum Premium: \$1,500

Minimum Retention: \$2,500

Limits: up to \$5 million – Limits available vary per revenues

Availability: In all 50 states and U.S. territories

Core Coverage:

- **Faulty Workmanship:** fills exclusionary gaps in the Insured's general liability policy, covering faulty or inadequate skill, quality or craftsmanship, or the use of defective materials or products, in covered work, resulting in physical damage or impairment.
- **Contractors Pollution:** claims alleging pollution events arising from your construction activities or operations. Includes coverage for mold, emergency response and restoration costs, pollutants in transport, and non-owned disposal sites. Available on a claims-made and occurrence basis.
- **Rectification:** advances funds directly to the Insured to rectify a design error and get the project back on track, avoiding potentially costly lawsuits and professional liability claims.
- **Professional Liability:** claims alleging negligent design, engineering, construction management, consulting services performed by you or on your behalf.

Coverage Benefits:

- Broad definition of professional services, including technology services, use of drones, and pro bono services
- Primary-noncontributory and blanket additional insured coverage for Contractors Pollution
- 70/30 Settlement Clause

Do you need Subcontractors Professional?

- Do you self perform or subcontract design services?
- Do you have water intrusion, mold or asbestos concerns?
- Do you generate waste or provide cleanup on your jobs?
- Have you incurred rework costs due to claims for faulty work or materials on completed jobs?
- Faulty workmanship not covered by CGL?

Coverage Enhancements:

- Media and Advertising
- Crisis Management
- Pre-claims Assistance and Additional Payments

Download App:



National E & S Insurance Brokers, Inc.

In CA dba Environmental E&S Insurance Services, CA Insurance Lic. #0F09690

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Claims Scenarios:

Faulty Workmanship: A plumbing contractor incorrectly installed the plumbing and pipes in a new home. The homeowner discovered the leak coming through the light fixtures to the floor below. The plumbing contractor's general liability policy covered the third party damages to the homeowner's ceiling, flooring and cabinets; however, the cost to rip out and replace the faulty pipes was excluded. Our Artisan Subcontractors policy would cover the cost to rip out the shower, repair the faulty pipe and restore the shower to its proper appearance.

Pollution: Excavation Contractor was responsible for excavating and back filling a site. Soil that was used for backfill contained chemical contamination. The contamination seeped through soil and into water supply. Pollution events are typically excluded on the GL. Property damages and clean up costs may be covered under contractors pollution coverage

Pollution: A flooring contractor did not properly ventilate a room after installation. Excess moisture caused mold in the subfloor. Mold is typically excluded on the GL. The resulting property damage to the floor caused by mold may be covered under contractors pollution coverage.

Pollution: A concrete subcontractor did not properly ventilate one of the buildings after completing a pour of the concrete. As a result, the floors, walls and fixtures developed mold. The contractor's general liability policy denies coverage citing the mold and pollution exclusion. A CPL Policy would cover the cost to clean up and repair/replace damage caused by the Mold condition.

Rectification: Design builder hires a mechanical engineer to design an HVAC system for a hospital. At testing and commissioning, the contractor found that the engineer's design was inadequate in meeting the hospital's system requirements. The Contractor incurred \$300K in additional costs to rip out, redesign and replace the equipment.

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