

# ARIZONA & COLORADO CONTRACTOR APPETITE GUIDE

SECURA's trade-specific coverages and services will help you guide your clients in selecting the right coverage for their business type, size, and risk.

**Let's work together to profitably grow your book of business.**



## Target contractor qualifications

Two great package coverage options are available to meet your needs — Target Contractor (BOP) and Commercial Package. To be eligible for Target Contractor, risks should have less than \$1,000,000 in payroll and less than 35% sub costs. Not all classes are eligible for Target Contractor — please discuss new business opportunities with your underwriter.

### Ideal risk qualifications:

- In business three or more years or prior related experience
- Three years of favorable loss history for all lines of business quoting
- Good financial standing
- Full-time operation
- Work Comp eligibility (minimum of three full-time employees)
- Adequate subcontractor agreement in place

## Other construction related industries

### Eligible for new custom homes

- Building material dealers
- Fence dealers
- Floor coverage stores
- Garden, lawn, and light farming supply
- Hardware stores
- Home improvement stores
- Machinery or equipment dealers — yard or garden type
- Paint, wallpaper, or wallcovering stores

*Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.*

### Preferred classes: residential service and repair, new custom homes, and commercial contractors

### BizLink eligible

Air conditioning systems	✓
Appliance and accessories — install, service, and repair — commercial & residential	✓
Awning erection, removal, or repair	
Carpet, linoleum, vinyl, asphalt, or rubber floor tile installation	
Carpet, rug, furniture, or upholstery cleaning on customers' premises	✓
Cleaning — outside surfaces	
Communication equipment installation	✓
Draperies or curtains installation — home furnishings	✓
Dry wall contractors (not eligible for new custom homes)	✓
Electrical apparatus — install, service, and repair	
Electrical wiring within buildings	✓
Fence erection — metal	✓
Fixtures or furniture installation	✓
Floor covering installation (not ceramic or stone)	✓
Glass dealers and glaziers	
Greenhouse erection	
House furnishing installation	
HVAC contractors	✓
Interior carpentry	✓
Interior decorators	✓
Janitorial services	✓
Landscape gardening	✓
Lawn maintenance	✓
Marble or stone setting — inside	
Metal ceiling or wall covering installation	
Painting — interior and exterior	✓
Paperhanging	✓
Plastering/stucco work (not eligible for new custom homes)	✓
Plumbing contractors (not eligible for new apartment work)	✓
Satellite dish installation	
Septic tank installation	✓
Sheet metal work	✓
Siding installation (no doors or windows)	✓
Telephone line construction	
Tile, stone, marble, mosaic, or terrazzo contractors	
Water softening equipment installation, servicing, or repair	✓
Window cleaning	✓

**Questions?** Contact your underwriter or log in to **AgentLink<sup>SM</sup>** for more resources.

# Arizona & Colorado Contractor Appetite Guide

Key coverage benefits	Contractor & Services WRAP	Elite WRAP (\$250,000 or \$500,000 limits available)
Client property — theft by employees	\$10,000	\$10,000
Employee tools <ul style="list-style-type: none"> <li>• Per employee</li> <li>• Aggregate</li> </ul>	<ul style="list-style-type: none"> <li>• \$1,000</li> <li>• \$10,000</li> </ul>	<ul style="list-style-type: none"> <li>• \$2,500</li> <li>• \$25,000</li> </ul>
Jobsite installation	\$25,000	\$25,000
Contractors' equipment <ul style="list-style-type: none"> <li>• Borrowed from others</li> <li>• Loaned/rented to others</li> </ul>		<ul style="list-style-type: none"> <li>• \$100,000</li> <li>• \$25,000</li> </ul>
Flex coverage extensions At the time of loss, apply the applicable limit to any combination of the six coverages below: <ul style="list-style-type: none"> <li>• Debris Removal</li> <li>• Electronic Data</li> <li>• Fine Arts at Described Premises</li> <li>• Fire Extinguisher Recharge</li> <li>• Personal Property of Others (Excluding Employee Tools)</li> <li>• Public Safety Service Charges</li> </ul>	\$125,000	\$250,000 (\$500,000 available)

Additional coverages include:

- Accounts Receivable (up to \$5,000 premises)
- Outdoor Property (\$1,000 per tree, shrub, or plant)
- Valuable Papers and Records (Limited to \$5,000 off premises)

## Additional insured coverage options

Form number	Form description	Scheduled/blanket minimums	Basic AI WRAP	Limited AI WRAP
CG 2010	Additional insured — owners, lessees, or contractors	\$50 / \$150	Included	Included
CG 2033	Additional insured — owners, lessees, or contractors - automatic status when required in construction agreement with you	\$100		
CG 2037	Additional insured — owners, lessees, or contractors completed operations	\$150 / \$500		Included
CGE 2266	Primary and noncontributory — other insurance condition	\$50	Included	Included
CG 2404	Waiver of transfer of rights of recovery against others to us	\$50	Included	Included
CG 2503	Per project aggregate	\$50	Included	Included
ILE 0550	Notice of cancellation	No charge	No charge	No charge

## Residential construction work

- Residential construction is limited to service and repair work with the ability to use the modified form for custom homes as outlined below.
- The full exclusion does not apply to repair work or improvements on existing buildings that have been occupied prior to such work beginning except for the conversion of any existing buildings into residential habitation.
- Please work with your underwriter on any eligibility questions.

## New residential construction — custom home and apartment eligibility

- Available for specific artisan contractors working on custom homes (up to approximately 20 new construction projects per year) and new apartment construction projects.

**EXCLUSION — SPECIFIED RESIDENTIAL CONSTRUCTION WORK (ILE 0522)** — The form defines a “tract home project” as a “series of twenty or more single family houses which share common or similar design elements, floor plans, blue prints, and/or architectural details, and/or which are constructed at the same time, or consecutively, on the same parcel, adjacent parcels, or parcels so located within one geographic area to be considered a single project.”

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