

## Trade & Artisan Contractors

Artisan contractors (also known as trade contractors or specialty contractors) are those who, unlike general contractors, specialize in a particular skill. These types of businesses may perform multiple operations, but we typically classify the business under the primary operation (>50%) for underwriting. It's important to note that there are prohibited operations that Coterie doesn't cover and incidental operations that we'll cover as long as they are less than 50% of the business' operations.



### Prohibited Operations:

- General Contractor (> 50% of work subbed out)
- House Flippers
- Room Additions
- Toxic or Hazardous Substance Removal or Remediation
- Blasting, Demolition or Wrecking Work
- Foundation Work
- Equipment Rental to Others
- Elevator, Escalator or Moving Sidewalk Work
- Exterior Door and Window Installation
- Fire or Flood Restoration
- Mobile Home Work
- Pool Installation
- Prefabricated Buildings
- Railroad Work
- Roofing Installation and Repair Work
- Siding or Gutter Installation
- Solar Energy / Solar Panel Work
- Street, Bridge, Dam Construction
- Structural Metal Erection (Buildings, Balconies, Fire Escapes, Staircases)
- Utility Work
- Ground-up Construction
- Exterior Work Performed at Heights of 4 Stories or Above



### Allowed Incidental Operations:

(less than 50% of the business' operations)

- Debris Removal
- Excavation
- Snowplowing
- Interior Remodeling (No Additions)
- Welding
- Tree Trimming



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# COTERIE LOVES TO WRITE:

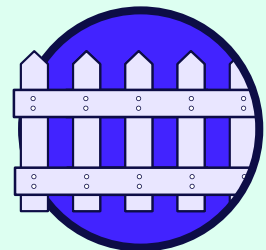
## Examples of Incidental and Prohibited Operations:



Insured performs landscaping and lawn maintenance work from Spring through Fall. During the Winter months, they perform snowplowing operations. As long as the snow plowing is less than 50% of overall revenue, this is considered incidental exposure and Coterie can write this risk.



Insured operates as a fence installation contractor. Digging holes for fence posts is a basic part of their daily operation. For this class of business, we consider excavation to be incidental and Coterie can write this risk.



Insured is a handyman who mainly performs interior jobs like small bathroom or kitchen remodels. Business is slow so he decides to expand his operation to include roof repair work. Working on roofs is a prohibited operation for Coterie so this handyman would be ineligible for coverage.



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