

# The Artisan Contractor's Playbook



# The Artisan Contractor’s Playbook



## Contents

- I. Buyer Persona: "Artisan Arnie" ..... 4**
  - Background: ..... 4
  - Demographics: ..... 4
  - Identifiers: ..... 5
  - Goals: ..... 5
  - Challenges: ..... 6
  - Values: ..... 6
  - Lifestyle: ..... 7
  - What I can do to help: ..... 7
  - Objections: ..... 8
  - Marketing Message to this Ideal Client: ..... 8
  - Elevator Pitch: ..... 9
- II. Pain Questions..... 10**
- III. Setting up your Pre-Close..... 13**
  - Decision-Making Process: ..... 14
  - Budget Discussions: ..... 15
- IV. Delivering the Rules of Engagement ..... 16**
- V. Risk Assessment..... 17**
  - Company Profile: ..... 17
  - General Risk Assessment:..... 18
  - Property: ..... 18
  - Inland Marine ..... 19
  - General Liability: ..... 19
  - Professional Liability: ..... 20
  - Commercial Auto Liability: ..... 20
  - Workers Compensation: ..... 21
  - Umbrella: ..... 21
  - Cyber Liability:..... 22
  - Subcontractors: ..... 22
  - Business Continuation: ..... 23
  - Employment Practices: ..... 23
- VI. Artisans FYI..... 24**
  - Insurance Needs for Artisan Contractors ..... 24
  - Potential Exposures..... 24



- Common Types of Construction Insurance..... 24
- VII. Common Artisan Codes and Descriptions..... 26**
  - Heating & Mechanical Contractors..... 26
  - Masonry Contractors ..... 26
  - Electrical Contractors ..... 27
  - General Contractors ..... 27
  - Excavating Contractors..... 28
  - Roofing Contractors ..... 29
  - Paving Contractors..... 29
  - Landscape Contractors ..... 30
  - Terrazzo, Tile, Marble and Mosaic Contractors ..... 30
- VIII. Common Exposures for Artisan Contractors ..... 32**

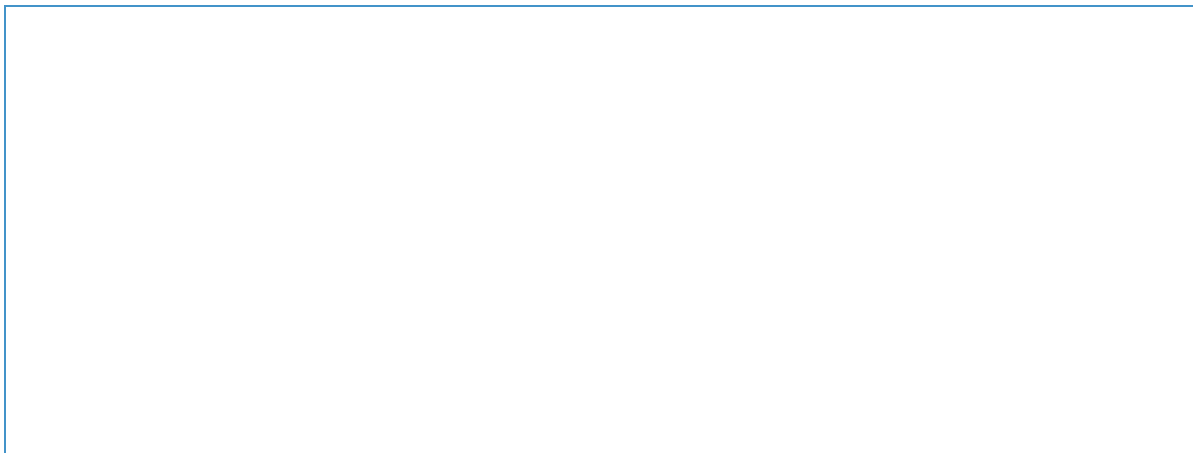


# The Artisan Contractor's Playbook

## I. Buyer Persona: "Artisan Arnie"

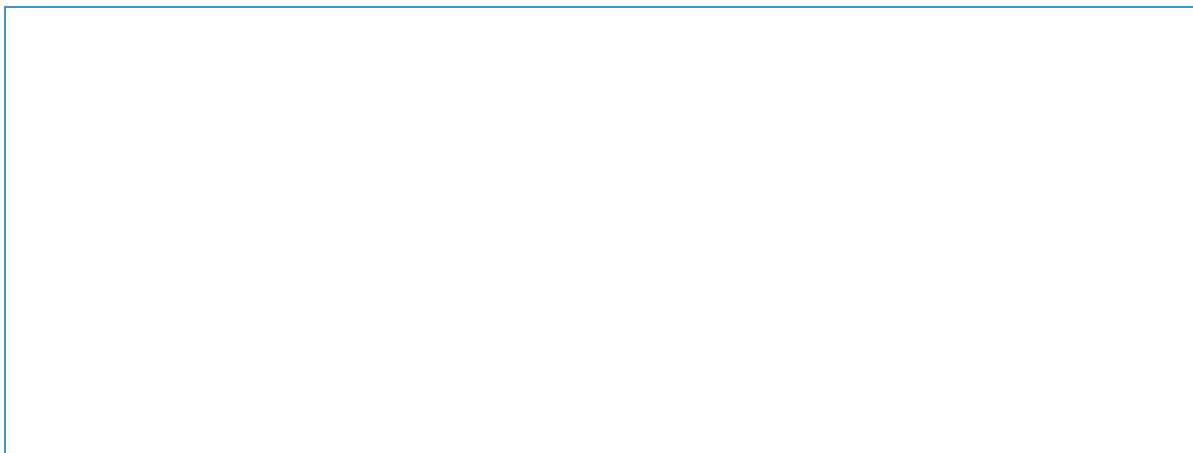
### Background:

Artisan Arnie is the proud owner of a thriving Artisan contracting company. He began his career as an apprentice Artisan and, over the past 30 years, has built his own company from the ground up. His team of over 20 employees services a wide range of clients, from residential homeowners to large commercial properties, and they are renowned for their ability and technical expertise.



### Demographics:

Arnie is in his early 60s, married, with three grown children and a couple of grandchildren. He lives in the suburbs but his business operates across the city and surrounding areas. His income, which is in the upper-middle range for his industry, comes primarily from the profits of his business.





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## Identifiers:

Arnie is a strategic leader who trusts his team to handle on-site jobs while he manages the business operations. He's tech-forward, always looking for innovative Artisan solutions to improve efficiency and customer satisfaction. He's an active member of the local Chamber of Commerce and the national Artisan Contractor's Association.

## Goals:

Arnie's primary goal is to ensure the longevity and reputation of his business, even as he considers moving towards retirement. He wants to ensure the safety of his employees, protect his business assets, and maintain a strong client base.



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## Challenges:

Arnie's main challenges include managing the inherent risks of the Artisan contracting industry, such as potential property damage and employee injuries. He's also concerned about business continuity, especially in the face of unexpected events like natural disasters or public health crises.

## Values:

Arnie values professionalism, safety, and innovation. He believes in investing in his employees' training and in the latest equipment to provide the best service to his customers. He also values the security that comprehensive insurance coverage provides.



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## Lifestyle:

Arnie is nearing retirement and is starting to enjoy a slower pace of life. He loves spending time with his grandchildren and is an avid golfer. He's also a respected figure in his local community and often sponsors local events.

## What I can do to help:

As a seasoned commercial insurance sales producer, I can help Arnie secure the future of his business with tailored property and casualty insurance solutions. I can provide comprehensive coverage that protects his business assets, covers liability issues, and ensures business continuity in the face of unexpected events.



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## Objections:

Arnie might be reluctant to make changes as he nears retirement. He might also be wary of insurance premiums eating into his profits and may question whether the coverage will truly meet his business needs.

## Marketing Message to this Ideal Client:

"Secure the future of your Artisan contracting business with our tailored, comprehensive insurance solutions. We specialize in property and casualty insurance, understanding the unique risks your industry faces. Let us help you protect your business, your employees, and your legacy."



# The Artisan Contractor's Playbook

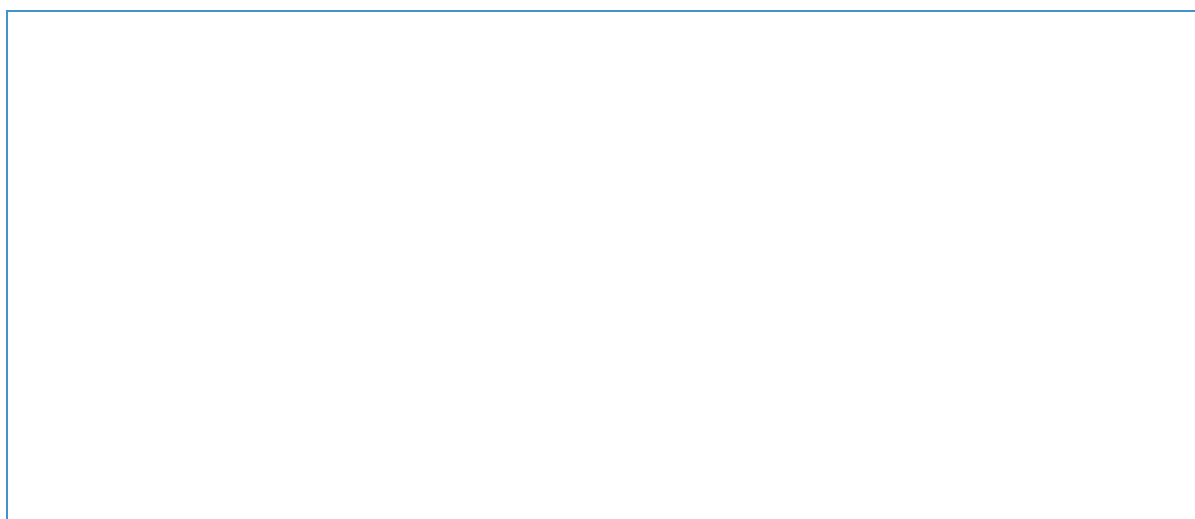
## Elevator Pitch:

"We specialize in providing tailored insurance solutions for Artisan Contracting Company owners who are often:

Frustrated with managing the inherent risks of the Artisan contracting industry, such as potential property damage and employee injuries.

Concerned about business continuity, especially in the face of unexpected events like natural disasters or public health crises. Desiring a more Advisory level of service when it comes to their insurance program.

Our deep industry knowledge helps us design policies that not only safeguard your business from potential risks but also align with your growth objectives. Partner with us to safeguard your company's future so you can focus on what you do best - providing electrifying experiences."





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## II. Pain Questions

### What initially led you to choose your current insurance provider?

This will give you an insight into Arnie's decision-making process and his priorities when it comes to choosing an insurance provider.

### What do you appreciate the most about your relationship with your current insurance agent?

Understanding what Arnie values in an insurance agent can help you determine whether your agency can provide the same, or ideally, better services.

### What aspects do you wish your current agent or insurance provider could improve on?

This can help identify any pain points Arnie might be experiencing with his current insurance provider.

### How often does your current agent conduct a full risk assessment of your business?

This question will give you an idea about the level of proactive service Arnie is currently receiving.



# The Artisan Contractor's Playbook

## When was the last time your agent discussed your coverage options with you, and how did it go?

This will show you whether Arnie is getting personalized attention from his current agent.

## Have you ever had to make a claim with your current provider? If yes, how was your experience?

The claims process is an important aspect of insurance, and Arnie's experience will give you valuable insight into his current provider's service quality.

## What specific concerns do you have about the risks associated with your business?

This can help you understand Arnie's awareness of his business risks and whether his current coverage addresses those concerns adequately.

## What are your long-term goals for your business, and how does your current insurance plan align with those goals?

This question can uncover whether there's a gap between Arnie's business goals and his current insurance coverage.



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**Have there been any significant changes in your business recently that might affect your insurance needs?**

Changes in business operations can create new risks, and this question can help identify whether Arnie's current insurance policy is keeping up.

**What would be the ideal relationship with your insurance provider/agent? What are you looking for in terms of communication, services, and support?**

This will help you understand Arnie's expectations and whether you can meet or exceed them.



# The Artisan Contractor's Playbook

## III. Setting up your Pre-Close

Arnie, thank you for sharing your experiences and insights with me today. It has given me a good understanding of what you're looking for in an insurance provider. I see that you value regular risk assessments, prompt and supportive claim services, and a policy that evolves with your business growth. I also understand that you desire better communication and more personalized attention than what you're currently receiving.

At our agency, we prioritize all these aspects and our goal is to offer our clients the peace of mind they need to focus on their business operations. We believe in regular engagement with our clients, timely risk assessments, and standing by our clients during claims. Our policies are designed to adapt to your growing business needs.

Now, if I can demonstrate to you that we can meet your needs, address the pain points you've discussed, and do it within a price range that makes sense for your business, would you feel comfortable moving forward with us as your new insurance provider?"



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## Decision-Making Process:

"Arnie, to ensure we're involving all the right people at the right time, can you share with me who else, if anyone, is involved in making decisions about insurance providers for your business?"

*\*Depending on Arnie's response, you might need to offer to include these individuals in future discussions or meetings. This ensures that everyone involved in the decision-making process is well-informed and on board.\**



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## Budget Discussions:

"As we move forward, it's crucial to align our solutions with your budget to ensure we're providing a realistic and sustainable plan for your business. Could you share a ballpark figure or range of what you've budgeted annually for your insurance needs?"

*\*Being upfront about budget expectations can prevent potential misalignment down the line and ensure that the solutions you propose are financially feasible for Arnie's business. \**



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## IV. Delivering the Rules of Engagement

"Arnie, I appreciate your openness in considering us as a potential insurance provider. To best serve your needs, the next step would be a deeper dive into your business's risk profile. This involves a more detailed conversation about your business operations, examining your current policy, and possibly obtaining loss runs to assess claim history.

Please understand, this is a standard procedure designed to ensure we're able to offer the most effective and suitable solutions for your specific needs. In some cases, it might even be that the best solution involves staying with your current carrier, but with us managing the policies.

Is it usually you who handles these aspects, or is there someone else in your team that I should coordinate with for this information? And are you comfortable with us proceeding in this manner?"

*\*This approach acknowledges the detailed work ahead, lets Arnie know what might be required of him, and gives him the opportunity to delegate if someone else is better suited to provide the needed information.\**

# The Artisan Contractor's Playbook



## V. Risk Assessment

### Company Profile:

1. Company Name:	
2. Operating Name (DBA):	
3. Company Address:	
4. Billing Address:	
5. Additional Locations:	
6. FEIN:	
7. Website:	
8. Contact Information:	
9. Additional Decision Makers:	
10. Key Employees:	
11. Insurance Budget:	
12. Annual Sales:	
13. Annual Payroll:	
14. Number of Employees: The total number of employees, both full-time and part-time.	
15. Type of Work Performed: Details about the type of work the contractor specializes in (plumbing, electrical, carpentry, etc.).	
16. Key Projects or Clients:	
17. Equipment Value:	
18. Subcontractor Usage:	



# The Artisan Contractor's Playbook

## General Risk Assessment:

1. Does the contractor provide any specialized or high-risk services?
2. What is the typical size or value of the projects the contractor takes on?
3. Where are the contractor's jobs usually located (residential areas, commercial properties, etc.)?
4. Does the contractor work on new construction, renovations, or both?

## Property:

1. What is the value of your properties?
2. What is the value of your business property?
3. When's the last time that there has been updates to the building, including the roof?
4. What security measures are in place to protect your property?
5. Have you had any property losses in the past 5 years?



# The Artisan Contractor's Playbook

## Inland Marine

1. What types of tools and equipment does the contractor use?
2. How are these tools and equipment stored and protected when not in use?
3. Where does the contractor store materials and equipment?
4. Are the storage areas secure and protected from weather and other potential damage?
5. Has the contractor experienced any losses due to stolen or damaged equipment or materials?

## General Liability:

1. What safety measures and protocols are in place to minimize accidents at worksites?
2. How does the contractor ensure that non-employees are kept safe at worksites?
3. Has the contractor had any previous claims or incidents related to their work?
4. How does the contractor handle incidents when they occur?
5. Does the contractor have any written contracts or waivers that customers sign to limit liability?



# The Artisan Contractor's Playbook

## Professional Liability:

1. What procedures are in place to ensure quality workmanship?
2. How does the contractor handle corrections of any mistakes or defects in work?
3. How does the contractor handle customer complaints or dissatisfaction with work performed?
4. Has the contractor ever faced legal action over alleged errors or negligence in their work?
5. Does the contractor use written contracts that outline the scope of work and any guarantees or warranties?

## Commercial Auto Liability:

1. What vehicles are used in the course of the business? Who is authorized to drive these vehicles?
2. What driver safety training or protocols are in place?
3. Has the company had any incidents or claims involving their vehicles?
4. Does the company verify the driving records of employees who drive company vehicles?
5. Are personal vehicles ever used for business purposes, and are those adequately insured?



# The Artisan Contractor's Playbook

## Workers Compensation:

1. What training is provided to employees to prevent workplace injuries?
2. Are there any specific high-risk tasks that employees perform?
3. Has the contractor had any previous workers' compensation claims?
4. What is the company's procedure following a workplace injury?
5. Does the company have a return-to-work program for injured employees?

## Umbrella:

1. Are there any aspects of the contractor's work that could result in larger or more complex claims?
2. Does the contractor often work on high-value projects or properties?
3. Does the contractor have contracts or clients that require higher liability limits?
4. Has the contractor ever had a claim that exceeded their primary liability limits?
5. How comfortable is the contractor with their current level of financial protection against major claims?



# The Artisan Contractor's Playbook

## Cyber Liability:

1. Does the contractor store any sensitive data, such as customer information or payment details?
2. What measures are in place to protect this data?
3. Has the company ever experienced a data breach or cyber-attack?
4. Is there a plan in place to respond to a data breach or cyber-attack?
5. Does the contractor take online payments, and how are these transactions secured?

## Subcontractors:

1. How often does the contractor use subcontractors?
2. What types of tasks are typically subcontracted?
3. Does the contractor verify that all subcontractors have appropriate insurance coverage?
4. Does the contractor have written contracts with subcontractors, outlining responsibilities and liability?
5. Has the contractor ever had issues with a subcontractor's work or insurance coverage?



# The Artisan Contractor's Playbook

## Business Continuation:

1. Do you have a business continuity plan in place?
2. What is your plan for business interruption due to property damage?
3. What is your plan for business interruption due to key employee loss?
4. What is your plan for business interruption due to a cyber-attack?

## Employment Practices:

1. Do you have a written employee handbook?
2. Do you provide regular training on harassment and discrimination?
3. Have you had any employment practices claims in the past 5 years?
4. Do you have a process for handling employee complaints?



# The Artisan Contractor's Playbook

## VI. Artisans FYI

### Insurance Needs for Artisan Contractors

**Artisan contractors**—also known as casual contractors—are often hired to handle specialized projects that require a specific skill set. These contractors include carpenters, plumbers, electricians, roofers and tree surgeons. Due to the wide variety of tasks these contractors perform, they may need specialized coverage to protect against liability.

### Potential Exposures

It can be challenging to control risk in the construction industry. The following are some of the most common risks artisan contractors are exposed to:

**Injury**—Artisan contractors are susceptible to slips on slick surfaces, falls from heights and strains from manual material handling. Third parties may also be injured at project sites.

**Property damage**—Damage to a client's property can occur both during a project and after its completion. For example, a fallen ladder may cause damage to items inside or around the property.

**Auto accidents**—Any business that utilizes vehicles is susceptible to auto accident risks. Accidents could lead to injury or death, and the vehicles involved could also be rendered useless.

### Common Types of Construction Insurance

Artisan contractors should have adequate insurance to manage their risks. They should consider the following coverages:

**Workers' compensation**—Workers' compensation covers work-related employee injuries or illnesses. While injuries are infrequent, they can be severe and require extensive medical treatment, resulting in a loss of ability to work. Workers' compensation is critical coverage, as it takes care of the injured employee in the event of an accident. It will pay medical bills associated with work-related injuries and compensate the employee for lost wages—which can occur if the injury is severe enough for a doctor to recommend taking time off. What's more, workers' compensation policies typically come with employer's liability coverage, which covers employers if a lawsuit is brought against them for their negligence in a workplace injury.

**General liability**—General liability insurance covers claims of injury or property damage caused by routine operations. Artisan contractors face exposure if they work in occupied



# The Artisan Contractor's Playbook

buildings or customers come into their office or showroom. General liability insurance can also cover damage to a customer's building caused by a contractor. Additionally, it can provide coverage for reputational harm or advertising injury.

**Completed operations**—Completed operations claims occur when injury or property damage results from finished work. This coverage protects businesses that provide a service and does not apply until after the work is done.

**Commercial auto**—Artisan contractors may use trucks or vans to transport employees, materials and equipment to a worksite. Commercial auto insurance can cover damage to company vehicles, damage to others' vehicles and medical payments. Physical damage covers the damage to company vehicles, and liability covers damage done to other vehicles. Hired and non-owned coverage takes care of rental vehicles and employee-owned vehicles used for business reasons.

**Property**—Damage to a company's physical assets, including buildings and the business property, may result in property claims. Even if artisan contractors work out of their homes or do not have their own building, business assets such as equipment, tools and computers are still at risk of property damage. Property insurance protects only from the perils outlined in the policy. For example, floods are generally not covered events. Additional coverage may be necessary.

**Inland marine or equipment floater**—Since commercial property insurance only covers business property at the location listed on the policy, inland marine insurance may be necessary for property stolen or damaged during transit. Since contractors typically travel to job sites with tools and equipment, equipment floater policies can help protect them from risk.

**Commercial umbrella**—Commercial umbrella insurance provides additional coverage if claims exceed their limits. For example, if the policy limit is \$1 million, but the loss is \$2 million, an umbrella policy can make up the difference. Otherwise, costs may have to be paid out of pocket.

**Cyber liability**—Increasingly, contractors depend on technology to carry out their operations. Complex projects often require information and financial exchanges between clients, contractors, suppliers and other third parties. While technology helps contractors perform their work, they are at risk of suffering financial losses from cyber events. Cyber liability insurance can help artisan contractors by providing coverage for first- and third-party cyber claims.



# The Artisan Contractor's Playbook

## VII. Common Artisan Codes and Descriptions

### Heating & Mechanical Contractors

**Category:** Contractors - Construction

**SIC CODE:** 1711 Plumbing, Heating and Air Conditioning - 7699 Repair Shops and Related Services NEC

**NAICS CODE:** 238220 Plumbing, Heating, and Air-Conditioning Contractors

**Suggested ISO General Liability Codes:** 95647, 95648, 91250

**Suggested Workers Compensation Codes:** 5537 8720, 3726, 5183

**Description of operations:** Heating contractors install, service, and repair heating units, and sometimes air conditioning systems, within a commercial or residential building, including related duct and vent work. They may sell the units they install or dismantle and remove outdated systems into component parts for salvage or disposal. The fuel sources for heating equipment can be coal, electricity, fuel oil, natural or LP gas, solid fuel, or steam. Geothermal heating systems rely on groundwater, while solar systems rely on sunlight. While air conditioning units are normally electric-powered, they are charged with different coolants, some of which may be quite hazardous.

### Masonry Contractors

**Category:** Contractors - Construction

**SIC CODE:** 1741 Masonry, Stone Setting and Other Stonework

**NAICS CODE:** 238140 Masonry Contractors

**Suggested ISO General Liability Code:** 97447

**Suggested Workers Compensation Codes:** 5022, 5222

**Description of operations:** Masonry contractors install and repair brick, block, stone, veneer, and other masonry items onto and inside of buildings or structures. The end use may be structural (load-bearing) or decorative (veneer). Masonry projects may include fences, fireplaces, patios, retaining walls, siding, signs, and walkways. Masons clear and level job sites and prepare mortar (cement, sand and water mix that is placed between the bricks). The clay bricks, concrete blocks, or stone is then laid in rows to the engineers' and architects' specifications and design. Some types of structural masonry work have reinforcing rods such as rebar for additional support.



# The Artisan Contractor's Playbook

## Electrical Contractors

**Category:** Casual and Artisan Contractors

**SIC CODE:** 1731 Electrical Work

1623 Water, Sewer, Pipeline and Communications and Power Line Construction

7629 Electrical Repair Shops, NEC

**NAICS CODE:** 238210 Electrical Contractors and Other Wiring Installation Contractors

237130 Power and Communication Line and Related Structures Construction

811211 Consumer Electronics Repair and Maintenance

811219 Other Electronic and Precision Equipment Repair and Maintenance

**Suggested ISO General Liability Codes:** 92478, 92451, 92446

**Suggested Workers Compensation Codes:** 5190, 3724, 7538

### Description of operations:

Electrical contractors install, service, maintain and repair electrical wiring, conduits and fixtures both inside and outside of residential and commercial buildings. Inside contractors install electrical wiring used for powering machinery, equipment, and lighting systems. Outside contractors install overhead power lines and underground electrical cables. Most states require electrical contractors to be licensed. The contractor may provide 24 hour emergency service.

## General Contractors

**Category:** Contractors - Construction

**SIC CODES:** 1521 General Contractors - Single Family Homes

1522 General Contractors-Residential Buildings, Other Than Single-Family

1541 General Contractors-Industrial Buildings and Warehouses

1542 General Contractors-Nonresidential Buildings, Other Than Industrial

**NAICS CODE:** 236117 New Housing For-Sale Builders

236116 New Multifamily Housing Construction (except For-Sale Builders)

236115 New Single-Family Housing Construction (except For-Sale Builders)

236118 Residential Remodelers

236220 Commercial and Institutional Building Construction



# The Artisan Contractor's Playbook

236210 Industrial Building Construction

**Suggested ISO General Liability Codes:** 91580, 91582, 91583, 91584, 98502

**Suggested Workers Compensation Code:** 5606, 5403

**Description of operations:** General contractors manage the construction of a new building or renovation to an existing building. General contractors generally specialize in constructing single family homes or commercial buildings such as factories, offices, restaurants, or stadiums. Most have a set group of permanent employees, and then subcontract the remaining tasks to specialty subcontractors. While firms whose employees do no actual construction work are commonly called "paper" contractors, they generally act as "prime" contractors for such tasks as framing carpentry, structural masonry, or metal building erection. Mechanical tasks such as plumbing, heating, and electrical are usually completed by subcontractors. Once the land has been purchased and the design or architectural work has been done, the general contractor takes the project from the site or land preparation, through excavation and laying of the foundation, to the completion of the building, including the interior finish. Typically, the general contractor first turns the architect's design into specifications for work and materials, setting quality standards, scheduling the phases of the project, and dictating insurance requirements for the project as a whole and for the subcontractors. The contractor then gets bids (solicits competitive proposals) from potential subcontractors and suppliers. Together with the customer (the project owner), the general contractor awards the bids to the successful subcontractors. The general contractor is also responsible for complying with all local and state ordinances, codes and zoning requirements, including purchasing the necessary permits and obtaining the necessary surety bonds.

## Excavating Contractors

**Category:** Contractors - Construction

**SIC CODE:** 1794 Excavation Work

**NAICS CODE:** 238910 Site Preparation Contractors

**Suggested ISO General Liability Codes:** 94007

**Suggested Workers Compensation Codes:** 6217

**Description of operations:** Excavating contractors specialize in digging into the ground for building foundations or trenches for utility lines. The digs may be deep or shallow. Some provide related services such as grading of land, land clearing, or hauling and disposal of earth and debris.



## Roofing Contractors

**Category:** Contractors - Construction

**SIC CODE:** 1761 Roofing, Siding and Sheet Metal Work

**NAICS CODE:** 238160 Roofing Contractors

**Suggested ISO General Liability Codes:** 98677, 98678

**Suggested Workers Compensation Code:** 5551

**Description of operations:** Roofing contractors install, repair, and re-roof residential and commercial structures. Installation of siding, gutters, or insulating material, or minor incidental repair of chimneys may be a part of the operation. Roofs may be flat or pitched, with the roof covering made of asphalt shingles, clay tiles, gravel, metal, slate or stone, sod, solar panels, thatch, or wood shingles. Typically, a roof consists of a decking, often made of wood or metal, on top of which the covering is installed. Flat roofs may be "built up" from several layers of asphalt-laminated felt covered by asphalt and gravel. Hot tar or other adhesive may be used to join the roof covering to the decking. "Flashing" made of sheet metal is installed at corners and joints or around chimneys. Regardless of the covering, the roof should resist algae, hail, and wind damage, support the weight of ice and snow in colder climates and be watertight.

## Paving Contractors

**Category:** Contractors - Construction

**SIC CODE:** 1611 Highway and Street Construction, except Elevated Highways 1771 Concrete Work

**NAICS CODE:** 237310 Highway, Street, and Bridge Construction

238110 Poured Concrete Foundation and Structure Contractors

**Suggested ISO General Liability Code:** 91125, 99321, 92215

**Suggested Workers Compensation Codes:** 5221, 5506

**Description of operations:** Paving contractors clear and level job sites, lay wooden forms, and pave driveways, parking lots, roads or highways, streets, and tennis or other athletic courts. For some projects, mesh or reinforcement bars (rebar) will be used to strengthen the finished pavement. Paving is the process of laying down the uppermost surface ("wearing surface") which must withstand the wear-and-tear from tire friction and from the



# The Artisan Contractor's Playbook

elements. The surface may be made of asphalt or concrete. A cold or hot mixture may be used for paving. Cold mixtures are often used for temporary repairs and patching as they can be used at lower temperatures, but they are not as strong or durable as a hot mix, which is a combination of asphalt and concrete. Larger operations will have their own portable hot mix plants ("batch plants") that are transported to jobsites. Smaller operations will purchase the hot mix and have it delivered to their jobsite.

## Landscape Contractors

**Category:** Casual and Artisan Contractors

**SIC CODE:** 0781 Landscape Counseling and Planning

0782 Lawn and Garden Services

**NAICS CODES:** 541320 Landscape Architectural Services

561730 Landscaping Services

**Suggested ISO General Liability Code:** 97047, 97050

**Suggested Workers Compensation Codes:** 0042, 9102, 0106

### Description of operations:

Landscape contractors design, install, and maintain outdoor spaces, combining plants and architectural features in a manner attractive to customers. Services offered may include installation of sod for a lawn, planting of trees, bushes, shrubs, flowers, and other plants, or the installation of retaining walls, fountains, walkways, or other architectural enhancements. Some landscape contractors will change the contours of the grounds, while others will limit their work to planting new or maintaining existing lawns and plants. Additional operations may include installation or winterization of underground sprinkler systems, tree trimming, nurseries or lawn and garden shops.

## Terrazzo, Tile, Marble and Mosaic Contractors

**Category:** Casual and Artisan Contractors

**SIC CODE:** 1743 Terrazzo, Tile, Marble and Mosaic Work

**NAICS CODE:** 238340 Tile and Terrazzo Contractors

238330 Flooring Contractors

**Suggested ISO General Liability Code:** 99746



# The Artisan Contractor's Playbook

**Suggested Workers Compensation Code:** 5348

**Description of operations:**

Terrazzo, tile, marble and mosaic contractors specialize in installing various types of tile products in residential, government, commercial or industrial buildings. The installation may take place inside on floors, walls, or table tops, or outside on walls or patios. The work is extremely labor intensive and requires careful attention to detail. Terrazzo is made by mixing marble, granite, quartz or glass chips into a cement binder and can be purchased as tiles or custom made on site. Tile is made of ceramic, stone, metal or glass. Marble is made of crystallized rock, such as limestone, cut into tiles and glazed or polished. Mosaic uses an assortment of small pieces of colored glass, stone, tile, or other materials set into patterns to form designs.



# The Artisan Contractor's Playbook

## VIII. Common Exposures for Artisan Contractors

Artisan contractors provide much-needed services for both residential and commercial customers alike. These challenges are magnified when you consider that risks related to equipment breakdowns, business interruptions and crime must also be addressed. The list below provides an overview of these risks and more—helping you identify potential blind spots in your risk management and insurance programs.

- Because Artisan businesses usually own a fleet of vehicles and employees travel to and from job sites on a frequent basis, automobile exposures can be significant. Specifically, any time an artisan transports tools or visits a client, the risk for accidents increases. And, just one accident can be extremely costly, as expenses related to vehicle repairs and bodily injuries can add up quickly. What's more, if employees use their own vehicle for work, standard commercial auto policies are often not enough.
- Property—including your tools, equipment, supplies, signage and similar items—plays a key role for your business. And, in the event of a loss caused by fires, theft or vandalism, your business can suffer major financial damages. For instance, should a fire break out in your storage area, your firm could lose thousands of dollars' worth of equipment in an instant. What's more, a single incident can affect multiple aspects of your property, compounding costs and downtime for your business.
- Once a job has been completed, Artisan contractors can be held liable if their work product causes bodily injury or property damage. While claims of smaller problems can often be resolved with a repair, larger issues may result in legal action. For instance, if a particular job involves welding piping, a leak could lead to flooding, causing significant property damage for the client. Completed operations coverage can help protect a contractor should these kinds of claims arise.
- Artisan contractors depend on a variety of different equipment to complete work on commercial or residential property, potentially creating significant equipment breakdown exposures as a result. Because plumbers use specialized equipment to complete a job, replacing damaged tools can cost contractors valuable time and money. Moreover, Artisan contractors can experience business interruptions or even lose contracts as a result of an equipment breakdown.
- Continuity is critical in business, and there are few things more important than continuous revenue and cash flow, particularly for small or midsized businesses. A single brief business interruption can be costly for an organization and may even lead to serious reputation damage or long-term closures. Common interruptions for Artisan contractors can include natural disasters, fires and vandalism.



## The Artisan Contractor's Playbook

- Artisan contractors regularly transport equipment, tools and supplies to and from worksites. As such, any property that's unique or valuable, in transit, in your temporary care, stored at fixed (but movable) locations or used to transfer information represents inland marine exposures. Materials and tools can be damaged in transit from shifting loads or traffic collisions; at the worksite from collision, being dropped or poor weather conditions; or lost from theft, potentially creating costly losses.
- Artisan contractors face several crime exposures, particularly if valuable equipment or tools are left unattended at the worksite, which may attract thieves or vandals. Thieves (including your employees) can rob an office or worksite at any time, targeting cash or valuable supplies. What's more, with worksite locations changing on a regular basis, the level of risk a roofing contractor faces is in constant flux.
- Any time one of your employees is injured on the job, your organization could be subjected to a workers' compensation claim. Common sources of on-the-job accidents for plumbers include cuts, scrapes, blows to the head when working in tight spaces and musculoskeletal injuries caused by repetitive tasks, twisting, lifting, sprains and strains. Normal, everyday tasks related to working under sinks or carrying equipment can lead to accidents and, in turn, increased costs for your business.