

# General Contractors, Artisan Contractors and Remodelers



For more than 50 years, Western World has provided wholesalers with a range of general liability and commercial insurance products and services to meet their client's ever-changing risk challenges. Within the construction industry, we provide coverages for General Contractors, Artisan Contractors and Remodelers.



## Coverage Highlights

- Limits up to \$2 million/\$2 million are available
- Blanket AI included on artisans in certain states
- No classification limitation on general contractors
- Incidental professional is included on most artisans and remodelers
- Lead-Based Paint Renovation, Repair and Painting coverage is available for Environmental Protection Agency (EPA) certified remodeling risks and for painting contractors
- ISO additional insured forms are available
- Per project aggregate is available at no additional charge
- Inland Marine for Contractors Equipment can be packaged with General Liability business
- Designated construction project(s) general aggregate limit is included on artisan contractors



## Target Risks

- **Remodelers**  
Commercial and residential remodelers up to 100% subbed operations acceptable
- **General Contractors**  
Small to mid-size GCs performing custom home work, remodeling projects and commercial projects
- **Artisan Contractors**  
Single or multi-trade contracting operations working on up to 20 homes in a tract (10 in Colorado), remodel operations or commercial projects

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## About Western World

### Dedicated Underwriting Team

Western World employs an experienced and dedicated team to help wholesalers and their clients manage their risks.

### Coverage Form

#### Underwriting and Classification Guide

We have a comprehensive, easy to use underwriting and classification guide to assist you in writing most risks within your authority.

### Convenient Platform

Western World utilizes our Western World Integrated Platform (WWIP), which allows producers the ability to rate, quote, bind, and issue policies in one system. WWIP is a long-standing, highly rated and user-friendly system.

### Financial Security

Western World Insurance Company carries an A.M. Best Group Rating of A (Excellent), Financial Size Category XV.

### Claims

Western World's Claims Professionals have developed extensive expertise in dealing with the exposures of the markets we serve, and do so with great attention to the needs of our policyholders. We are focused on resolving all meritorious claims promptly and in accordance with sound claims handling practices.



## Contact

To learn more about Western World or coverages for Casualty in particular, please contact your Western World Underwriter.

# WESTERN WORLD

An  company

Western World Insurance Company, an AIG company, is a U.S.-based surplus lines insurer. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit [www.aig.com](http://www.aig.com).

All products and services are written or provided by subsidiaries or affiliates of AIG. Certain property-casualty coverages may be provided by a surplus lines insurer. Coverage is subject to actual policy language. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

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