

# Attune Businessowners' Policy

## CONTRACTORS

Attune provides coverage to a wide range of contractor classes. From glass dealers to handypersons, you are sure to find the perfect fit. With our admitted Accredited BOP, auto-renewal, and paperless and direct billing, we're making **insurance as easy as it should be.**



### Rating highlights

- Contractors are rated off of their payroll and their TIV/LOI
- Payroll has special considerations for owners

### Eligibility highlights

- Up to \$2M in revenue
- Up to \$1M in payroll
- No more than 30% in subcontracted work
- Not a market for contractors who work on projects and/or are located in the boroughs of NYC and the NY counties of Westchester, Rockland, Nassau, Suffolk and/or Erie
- New Ventures are eligible
- Locations can be up to 50,000 sqft
- No employee limits

### Account parameters

- \$4.75M per location
- \$9.5M per account
- No more than three claims in the last five years, and no more than \$20,000 total incurred (CAT claims not counted\*)

\*If the ISO has issued a CAT code for the event, it is considered a CAT claim

### Coverage highlights

- The following automatically attaches:
  - B10 1 79 10 20 Waiver of Transfer of Rights Against Others To Us (aka Waiver of Subrogation)
  - B10 1 100 Contractors Enhancement
  - B10 1 01 10 20 Additional Insured by Contract, Agreement or Permit (except NY)
- BP 14 88 07 13 Primary and noncontributory – other insurance condition (except NY) is available upon request (reach out to [help@attuneinsurance.com](mailto:help@attuneinsurance.com))

### Recent big binds from Attune brokers:

Class Code	
Plumbing Commercial Office	\$23,520
Air Conditioning Systems or Equipment	\$15,337
Carpentry for Interior Offices	\$12,819
Tile, Stone, Marble Mosaic or Terrazzo Work Interior Construction - Office	\$11,983

#### Top class codes:

1. Air Conditioning Systems or Equipment
2. Appliances and Accessories - Installation, Service, Repair - Commercial
3. Appliances and Accessories - Installation, Service, Repair - Household
4. Concrete Construction
5. Drywall/Wallboard Installation

#### Target States:

1. Arizona
2. Georgia
3. Ohio
4. Utah
5. Colorado
6. Michigan

#### Eligible Contractors:

- Telecommunications
- HVAC Distributors and Installation Services
- Dry Wall/Wallboard Installation
- Painting - Interior Buildings/Structures
- Residential Cleaning Services
- Paper Hanging
- Masonry
- Carpet, Rug, Furniture or Upholstery Cleaning
- Ceiling or Wall Installation
- Concrete Construction
- Electrical Work - Within Buildings
- Plastering/Stucco Work
- Septic Tank Systems - Cleaning
- Handypersons
- Carpentry - Interior, Office
- Interior Decorators
- Metal Erection and Decorative Artistic
- Paper Hanging
- Refrigeration Systems or Equipment
- Swimming Pool Cleaning and Service
- Technology and Networking Hardware Service