



Additional Coverage is Available for:

- Employee Tools and Equipment
- Blanket Additional Insured Coverage
- Accounts Receivable
- Valuable Papers
- Property In Your Care, Custody, or Control
- Materials/Supplies
- Umbrella or Excess Liability Limits

Your independent agent can help you determine the right coverages for your business.



Ask your local agent for a free quotation from UTICA FIRST and see why thousands of contractors in the Northeast U.S. say we're the best!

Utica First is a strong regional insurance carrier, dedicated to providing individuals and small business an alternative to high priced, distant companies. We offer insurance policies backed by great service at great prices. Join the thousands of contractors who insure their businesses with Utica First!

Visit Us On The Web at:
www.uticafirst.com

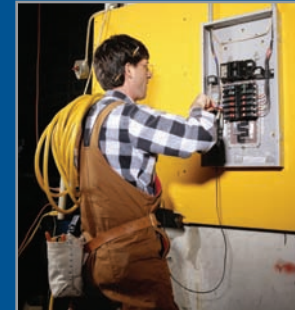
where you can check the status of your policy, and pay your bill online with either credit card, e-check, or Electronic Funds Transfer (EFT).



THE NORTHEAST'S NICHE PROFESSIONALS.

P.O. Box 851, Utica, NY 13503-0851
315-736-8211
1-800-456-4556

Artisan Contractor Policy



A custom-built insurance program that puts YOUR contracting business FIRST.



Tired of paying too much for liability insurance for your Residential Contracting business?

Tired of paying for features you don't need?

It's time to take a closer look at UTICA FIRST!

Utica First offers cost effective insurance solutions for the smaller residential contracting business. Instead of loading up your policy with expensive coverages that you may never need, Utica First allows you and your independent insurance agent to start with basic coverage for liability and property insurance, and build your policy with the features you want!

Eligibility –

- 5 or less full time employees
- Gross Annual receipts of \$1,000,000 or less
- Annual payroll of \$500,000 or less
- No jobs of more than \$500,000 total construction cost
- No leasing of equipment to others
- Sub-contract out less than 25% of your work
- No exterior jobs over 3 stories in height
- Good loss history
- Majority of work is residential in nature
- Class of business meets Utica First requirements
- Commercial Contracting must be under 25% of receipts

UTICA FIRST offers programs for a wide variety of contracting businesses, including:

- CARPENTRY
- MASONRY
- PLUMBING
- ELECTRICAL
- CARPET AND RUG CLEANING
- DRYWALL
- CLEANING
- PAINTING
- LANDSCAPING
- INTERIOR DECORATING
- WINDOW & DOOR INSTALLATION
- SIDEWALK OR DRIVEWAY PAVING

...AND MANY MORE!