EXPECT MORE *clarity*

Small Commercial Contractors

SMALL CONTRACTORS ELIGIBILITY

We offer coverage for contractors in General Liability, Commercial Property, Inland Marine, Business Auto, Workers' Compensation, and Commercial Umbrella.

Nationwide's current Small Market appetite* is focused on artisan contractors.

Some of our desirable classes include:

-Interior Carpentry
-Excavation
-Plumbing
-Flooring Installation
-Electrical Wiring
-Heating & Air Conditioning Systems
-Landscape/Lawn Care Services
-Fence Installation
-Painting (Interior)
-Concrete & Stone Work
-Commercial Janitorial Services

- Our small market appetite includes most contractors with payrolls up to $750K—**for general contractors please contact your underwriter or sales manager**
- Snow removal will only be considered for contractors with incidental, well-controlled snow removal exposures
- Hazard grade may require underwriter approval
- Documented risk transfer will be required where deemed appropriate

We have several endorsements available to meet the various needs of the contractor, including:

-Product & Completed Operations Liability Form
-Additional Insured Endorsements
-Contractors Enhancement Endorsement (Basic—CG7288 or Plus—CG7323)
-ConstructionGard Enhancement Endorsement (CG8186)
-Contractors Advantage (Basic—IMA323 or Plus (IMA324)
-Installation Coverage (IMA824)
-Contractors Equipment (IM7000 & IM7005)
-Limited Pollution & Consolidated (Wrap Up) Endorsements

*Some contractors risks are eligible for Middle Market only. Please contact your MMTM for guidelines and appetite for our Middle Market Construction Vertical.

Nationwide®

This is an abbreviated view of new company eligibility. For complete eligibility guidelines, refer to ReferenceConnect. NOTE: These are general guidelines, and all risk characteristics are subject to review and determination of policy desirability and eligibility by underwriting.

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