

TOKIO MARINE HCC

Tokio Marine HCC ArtisanEdge™

Product Portfolio

ArtisanEdge™, one of the fastest online insurance portals, changes how producers write contractor policies.

Exclusive registration provides agents direct access to the portal, with products written on A.M. Best A++ XV rated paper.*

The user-friendly portal allows agents to quote, bind, and issue policies in minutes.

*As of 12/23

ArtisanEdge™ Products

Product	Highlights	Limits of Liability	Minimum Premium / Deductible Options
Contractor General Liability	• Commercial and residential exposures accepted • Blanket Additional Insured endorsement included at no charge • Waiver of Subrogation included at no charge	• $1,000,000 / $2,000,000 / $2,000,000 • Excess limits up to $2,000,000 available	• Minimum premium starting as low as $450
Remodeler General Liability	• Commercial and residential exposures accepted • Structural remodelers qualify for coverage • Available in 40 states	• $1,000,000 / $2,000,000 / $2,000,000 • Excess limits up to $2,000,000	• Minimum premium starting as low as $600 • Deductibles starting at $500

Contractor Personal Property	• 3 tiers of coverage customization:
	  • Standard
	  • Premier
	  • Elite
		N/A	• Deductibles starting as low as $500

Excess Liability	• 45 contractor classifications accepted
	• Coverage provided for:
	  • General liability
	  • Auto liability
	  • Hired and Non-Owned auto liability
	  • Employee benefits liability
	  • Stop Gap Employers liability
	• Supported or upsupported coverage available
		• Up to $2,000,000	• Minimum premium starting as low as $650

Contractor Professional Liability	• 31 Contractor classes covered • Contractors Pollution Liability can be added	• $1,000,000 / $1,000,000 and $1,000,000 / $2,000,000	• Minimum premium starting as low as $1,500 • Deductibles starting as low as $5,000
Builders Risk	• Commercial and residential projects accepted • Coverage available for general contractors and building owners • Scaffolding and temporary fencing are included	• Up to $2,500,000, including frame construction	• Minimum premium starting as low as $250

Contractors Equipment	• Coverage available to excavators and loaders
	• Owned and borrowed equipment are protected
	• Coverage extensions, as well as supplemental coverages include:
	  • Debris removal
	  • New equipment
	  • Pollutant cleanup
		• Up to $350,000 any one piece of equipment
		• $5,000,000 in total scheduled equipment
			• Minimum premium starting as low as $250

ArtisanEdge™ Benefits

Real Time Pricing

Obtain a real time price indication, along with the insured's customized risk score, all based upon your client's individual characteristics.

Automated Underwriting

The ArtisanEdge™ 4 step underwriting process makes quoting, binding and issuing a policy fast and simple.

Streamlined Processing

The simplified, online submission platform makes ArtisanEdge™ an industry leader in response time.

National Presence

ArtisanEdge™ is available in 45 states with additional products coming soon.

Continuous Training

Live and On Demand webinars are available to ensure you achieve success with ArtisanEdge™.

Customer Service

Our dedicated team of representatives is available to help from 6:00 a.m. to 5:00 p.m. PST.

- Submissions are processed in 4-5 minutes
- Online endorsement processing
- Self generated loss runs online

ONE OF THE FASTEST INSURANCE PORTALS IN THE INDUSTRY

A.M. BEST A++ XV RATED PAPER

INSTANT POLICY ISSUANCE

CONVENIENT BILLING OPTIONS

PRODUCTS TAILORED TO THE ARTISAN CONTRACTOR COMMUNITY





TOKIO MARINE HCC

Eligible Contractor Classifications

- Carpentry
  - *Finish and framing*
- Ceiling and wall
- Drywall
- Floor covering
- Locksmiths
- Painters
- Paperhanging
- Renovation / handyman
- Tile and stone installation
- Awning
- Concrete
- Excavation
- Fencing
- Lawn care
- Landscaping
- Solar
- Boiler and steam
- Water drilling
- Electrical
  - *Low-voltage systems*
  - *Sign installation*
- Septic systems
- Swimming pool maintenance
- Water conditioning
- Debris removal
- Glazing
- Insulation
- Refrigeration
- Non-electrical sign installation
- Vacuum systems
- Masonry
- Decorative metal erection
- Metal products
- Sheet metal

Why Tokio Marine HCC?

Operating in over 100 classes of specialty insurance through 3,600 employees in 180 countries, Tokio Marine HCC is one of the world's leading specialty insurers.

Headquartered in Houston, Texas, in 1974, Tokio Marine HCC specializes in some of the most complex areas of insurance with a focus on delivering tailored underwriting and providing the highest quality risk management. An entrepreneurial approach to insurance has seen the company grow year on year since its inception.

Tokio Marine HCC is part of Tokio Marine Group, one of the world's leading insurance companies with a market cap of $46 billion.* We know specialty insurance. Visit us at tmhcc.com to find out more.

*Figures as of 09/30/2023

Not all coverages or products may be available in all jurisdictions. The description of coverage on this page is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by HCC Casualty Insurance Services, Inc. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

A member of the Tokio Marine HCC group of companies
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