



### Property Coverage

**BizGUARD** insures your building and business personal property – generally up to **\$12.5 million** with higher limits available for certain applicants through **BizGUARD Plus!** A number of deductible options are also featured.



## The Perfect Insurance Solution for . . .

# Artisan Contractors

### Comprehensive.

**BizGUARD Plus** is the perfect solution for many types of artisan contractors because the product has been designed to meet ALL of your business's insurance needs. From Workers' Compensation coverage for your injured employees to costs associated with property damage and liability issues to extended protection against catastrophic incidents, **BizGUARD** has you covered.

### Affordable.

**BizGUARD** features a variety of premium discounts. You may qualify for savings based upon your business's:

- \$AVE!**
- Past Workers' Compensation history.
  - Age and condition of your building.
  - Training and experience of your employees.
  - Accessibility of your location by emergency services.
- and more!**

In addition, we offer a variety of flexible payment options that are convenient and can help your cash flow.

### Customizable.

If you don't feel your business needs certain coverages or you are seeking a higher level of protection, **BizGUARD** can still be right for you! (Our **Contractor's Preferred Policy**, for instance, is a great fit for business owners who need General Liability insurance but have minimal property exposure.) We will customize an insurance solution that includes all or a combination of the options found on the reverse side of this brochure.

### Secure.

Berkshire Hathaway GUARD Insurance Companies are rated A+ ("Superior") by A.M. Best. This grade suggests your insurance coverage is financially secure, claims will be handled fairly and promptly, and you benefit from a level of expertise that is truly second to none in our industry.

### About Our Policyholders

While we insure a broad range of artisan-type contractors, we typically entertain those that perform residential or light-commercial work below three stories. Limited use of subcontractors is preferred, and two years of experience are required. Other criteria may also apply.



AmGUARD • EastGUARD • NorGUARD • WestGUARD Insurance Companies

Talk with your insurance agent about which of these **BizGUARD** options are right for you!

### Workers' Compensation

Protects your employees from work-related injuries/illnesses by covering medical expenses and lost wages. Safety resources as well as assistance in setting up a return-to-work program are absolutely FREE with your policy.

### Businessowner's Coverage (Property & Liability)

Protects your building and contents and covers expenses if your business is held liable for harm to another. Protection against loss of business income, employee dishonesty, damage to outdoor property, and more are automatically included with our basic **BizGUARD** policy. Additional **BizGUARD "Plus"** coverages are (among others):



## PLUS COVERAGES

- Additional Insured
- Computer Fraud and Funds Transfer
- Credit Card Slips
- Data Compromise
- Earthquake and Sprinkler Leakage (select states)
- Employee Benefits Liability
- Equipment Breakdown
- Employee Tools
- Employment-Related Practices Liability
- Fire Department Service Contract
- Hired and Non-Owned Auto Liability
- Hired Auto Physical Damage
- Installation
- Money and Securities
- Non-Owned Tools & Equipment
- Ordinance or Law
- Owned Tools & Equipment
- Snow Plow Products
- Utility Services
- Water Back-Up and Sump Overflow

### Commercial Umbrella Liability

Provides an additional tier of protection, typically extending existing limits as well as your financial security.

**Contact a Berkshire Hathaway GUARD insurance agent for more details, including information about our Commercial Auto coverage available in select states!**



Berkshire Hathaway  
**GUARD** Insurance  
Companies



### Liability Coverage

**BizGUARD** features liability coverage up to **\$2 million** (per occurrence) and **\$4 million** (aggregate) which can be increased to **\$5 million** by adding our Umbrella policy. Higher limits may be available for certain applicants through **BizGUARD Plus**.

