



# INSURANCE SOLUTIONS FOR ARTISAN CONTRACTORS

## INSURANCE COVERAGES FOR YOUR INDUSTRY



GENERAL LIABILITY



BUSINESS OWNERS PROGRAM - BOP



WORKERS' COMPENSATION



COMMERCIAL AUTO



HURRICANE PROTECTION PLAN

INSERT AGENCY LOGO

### ASCENDANT ADVANTAGE

- Experts in Small Businesses
- 10th Largest Hispanic Owned Business in South Florida
- 10 years of experience serving the Hispanic community
- Exceptional Customer Service
- Fast response time, issuing, servicing and paying claims where it counts
- Flexible & easy payment options

## COMMON RISKS FOR YOUR INDUSTRY

### THIRD-PARTY PROPERTY DAMAGE

As a contractor you are hired to repair and or provide maintenance for a home/business. While working, you accidentally drop a large wrench and severely damage the clients new hardwood floor. **General Liability insurance** protects you against third-party claims for property damage, and cover the cost to fix it.

### BODILY INJURY

A client hires you to do some minor carpentry repairs. You rest your drill on the floor. When the client comes in to check on your work she trips, falls, and breaks her wrist. **General Liability insurance** protects you against third party claims for bodily injury, associated medical costs, and legal action.

### HURRICANE PROTECTION

A named hurricane damages your workshop and equipment. The Hurricane Protection Plan promptly pays a pre-determined amount without the need for a claims process or

adjuster if your property is located in an area affected and identified by the company for loss recovery.

### WORKERS' COMPENSATION

You send out one of your employees to perform a job for you. While on the job he bends down to pick up a piece of heavy equipment, sprains his back, and is off of work for weeks until he recovers. **Workers' Compensation insurance** protects you against any claims for your employees bodily injury, associated medical, and legal action.

### COMMERCIAL AUTO

On the way to his next job site one of your employees gets into an accident while driving the company car. **Commercial Auto insurance** protects your company not only for the personal injury damages of your employee but also protects you against any third party property or bodily injury damages associated with automobile repairs, car rental costs, medical costs, and legal action.

## INSURE YOUR BUSINESS... GET A QUOTE TODAY!

Contact me to provide you with a quote to insure your business today.

INSERT AGENCY CONTACT INFORMATION

# Insurance Coverage BUILT For Your Business.