

Excess and Surplus Binding

Artisan Contractors



IAT's Excess and Surplus Binding Authority division offers over 100 Artisan Contractor classifications for you to quote and bind within your contract authority in Unity. Our experienced Underwriters are able to review and approve tougher classifications based on individual risk characteristics, with the goal of helping you write more business with IAT. Take a look at some of our highlighted classifications:

Targeted and Preferred Risks

- ☑ 91341 Carpentry Interior
- ☑ 91523 Cleaning – Outside Surfaces
- ☑ 92478 Electrical Work – Within Buildings
- ☑ 94569 Floor Covering Installation
- ☑ 95625 Handymen
- ☑ 95625A Remodelers
- ☑ 95647 HVAC – Dealers & Installation
- ☑ 96816 Janitorial Services
- ☑ 97047 Landscape Gardening
- ☑ 97050 Lawn Care
- ☑ 97650 Metal Erection – Decorative or Artistic
- ☑ 98304 Painting Exterior
- ☑ 98305 Painting Interior
- ☑ 99746 Tile Stone Marble Mosaic



Scan for details on
Binding Authority

Visit [iatinsurancegroup.com](https://www.iatinsurancegroup.com) for more

Competitive Pricing and Terms

- \$2M/ \$2M limits available
- Up to \$2,500,000 in gross receipts
- Up to \$1,000,000 in payroll
- Quality Policy Provisions and Forms: Industry standard comprehensive coverage - no surprise exclusions or policy terms
- **Blanket AI, WOS, PNC:** Automatically added to quote. Per project Aggregate and Completed Ops optional
- Per project aggregate available up to \$5M
- Mandatory Class Forms: Automatically attach

Insurance Answers Together

IAT Insurance Group (IAT) is a privately-held property and casualty insurance company in Raleigh, North Carolina providing a wide range of specialized insurance and surety products to meet the needs of individuals and businesses. As an organization, we leverage our experienced leadership, sound analytics, proven operating platforms and extensive risk capabilities across the entire enterprise to deliver specialized, sustainable solutions for our customers.

Residential Construction*

- \$600 minimum premium (exception FL \$1,000, NY \$2,500)
- Blanket AI endorsements available
- No NEW Tract home work (Remodel okay)
- \$0 deductible options available for select classes

* New Residential ineligible in AZ, CO, FL, NV, SC and TX

** All Residential ineligible in CA

Requirements

- Valid license in place
- Adequately insured sub-contractors with written contracts
- 5+ years in trade experience

Claims

Our quick response team provides quality and efficient service to keep your business running smoothly.

- 24/7 claims reporting
- Dedicated and specialized Claims Adjusters
- National network of heavy equipment appraisers
- Internal Special Investigations Unit (SIU)
- Centralized recovery focus and single point of contact
- Diligent, timely pursuit against responsible parties in subrogation claims

To report a claim or check the status of a claim, call **866.576.7971** or visit

<https://www.iatinsurancegroup.com/claims-center>



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