Navigation Guide

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Artisan Contractors

With MGT you can quote, bind, and issue BOPs for a variety of specialty trade contractors including HVAC, electrical, plumbing, and more.

MGT

Quote & Bind in Minutes

mgtinsurance.com

Our Coverages

- General Liability, Property, Employee Benefits Liability, and EPLI

Coverage Features

- Contractors' Installation, Tools and Equipment Coverage (automatically included)
- Flexible tools limits ($5K-$100K)
- Coverage available for tools at job sites, in transit, and held in temporary storage
- Optional coverage for non-owned and employees' tools

Eligible Risks

- Small to mid-sized specialty trade contractors
- $30,000-$300,000 annual payroll
- Up to 200 employees
- Established businesses (3+ years)
- Direct labor only (no subcontractors)
- Primary location + maximum 1 additional location
- Focus on residential and light commercial service/repair work
- At least 75% of revenue from installation, service, or repair work
- Clean claims history (max 2 claims in the past 5 years)
- Proper licensing and regulatory compliance

Ineligible Risks

- Use of subcontractors
- Large scale multi-unit projects
- Tract/subdivision work for over 10 units
- Residential buildings with over 4 dwelling units
- Seasonal operations (if building coverage or owned condo required)
- Businesses with less than 3 years in operation
- General contractors or handyman services
- Roofing, tree trimming, or solar installation
- Swimming pool or spa installation and repair
- Exterior work more than 30 ft. above, or 6 ft. below, the ground
- Welding, hotwork, or any use of open flames
- Hazardous material or pollution abatement (asbestos, lead, radon, mold)
- Window/door installation, siding, or garage door work
- Work requiring cranes, booms, or structural demolition

Target Classes

- HVAC Installation and Repair
- Electrical Work
- Plumbing
- Floor Covering Installation
- Painting
- Cabinet Making/Woodworking
- Appliance Installation or Repair
- Carpentry
- Cleaning Services (Janitorial, Carpet, Upholstery)
- Landscaping
- Furniture or Fixture Installation
- Lawn Sprinkler Installation and Repair
- Construction Debris Removal

Why Choose MGT?

- Instantly quote/bind/pay/issue BOPs
- Direct billed with annual, quarterly and monthly options
- Optional coverages that artisan contractors need
- Cyber liability included
- Tailor sub-limits to the insured's needs
- Responsible underwriting and sustainable rates