

Artisan Pak Program

Classes of Contractors

- Drywall and acoustical tile
- Electrical
- Fencing
- Glaziers
- Heating and air conditioning
- Home installation (countertops, cabinets, doors, garage doors, stairways and rails, and floor coverings)
- Land development/improvement
- Landscapers
- Masonary and concrete
- Painters, paperhanging, window treatment
- Solar energy
- Swimming pool Builders and related trades
- Tile

Coverages Available

- Commercial general liability
- Commercial automobile
 - Liability
 - Physical damage
- Commercial property
 - Real & personal
- Inland marine
- Workers compensation (for most classes)
- Excess liability (for most classes)

Why you should choose the DEIS Artisan Pak Program

- DEIS has provided coverage to tArtisan Contractors for over 15 years
- Available on Admitted and non-admitted basis based upon type of work performed
- Both residential and commercial, including apartments
- New tract work covered subject to company underwriting requirements
- Occurrence form with no prior work exclusion in most situations
- You are protected even if your sub is inadequately or not insured
- Automatic in every policy
- Available for both residential and commercial jobs
- Available at no charge
- Available at insured's option
- Minimum general liability premium \$1,000 to \$2,500
- No costly premium finance charges
- Security deposit rolls to next year at renewal
- DEIS audits both up and down, based on actual exposure
- Defense outside the limits Arizona, California and Nevada

Desert Empire Insurance Services, Inc.

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How does Desert Empire Insurance Services (DEIS) stack up against the competition?

- Specialization
- "A" rated carrier
- Broad coverages
- Tract projects
- Prior work covered
- Subcontractors covered
- Additional insureds
- Primary wording
- Waiver of subrogation
- Low minimum premium
- Monthly pay plans
- Deposit
- Premium audits
- Defense
- States