

## Pool Pak Program

### Available Classes

Pool builders and related subcontractors who work primarily on single-family residential construction of in-ground swimming pools, spas and hot tubs. This includes installation of above ground pools.

- Swimming pool contractors
- Spas and hot tubs
- Water Features
- Swimming pool servicing
- Pool excavation
- Pool electrical
- Pool decking
- Pool plumbing
- Pool gunite
- Pool rebar
- Pool plastering
- Pool tile and coping
- Pool solar
- Landscaping
- Retail stores
  - sales of swimming pool
  - supplies & equipment

### Why you should choose the DEIS Pool Pak Program

- DEIS has provided coverage to the pool and spa industry for over 15 years
- Admitted and non-admitted basis based upon type of work performed
- Both residential and commercial, including apartments
- 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
- 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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### Coverages Available

- Commercial general liability
- Commercial auto
  - Liability
  - Physical damage
- Commercial property
  - Real & personal
- Inland marine
- Workers compensation
- Excess liability

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

- Specialization
- "A" rated carrier
- Broad coverages
- Prior work covered
- Subcontractors covered
- Pop-up coverage
- Additional insureds
- Primary wording
- Waiver of subrogation
- Design errors & omissions
- Limited worksite pollution
- Monthly pay plans
- Deposit
- Premium audits
- Defense
- States