

PaintingPro®

PaintingPro® Specialty Insurance for Painting Contractors

NIP Programs is pleased to present a customized insurance program for painting and paperhanging contractors – **PaintingPro**. This program provides comprehensive coverage for residential and commercial painting and paperhanging contractors. **PaintingPro** offers competitive package pricing for businesses of all sizes, with minimum premiums as low as \$25,000.

Eligible Exposures

- ▶ Program is admitted and written in all states except Alaska and Hawaii

Ineligible Exposures

- ▶ Accounts subcontracting more than 40% of their work
- ▶ Environmental remediation / abatement contractors
- ▶ Exterior painting
- ▶ Lead paint
- ▶ USL&H
- ▶ Waterproofing
- ▶ Aircraft painting
- ▶ EIFS (Exterior Insulation Finish Systems)

Lines of Business

- ▶ **General Liability** - Premises and Operations (limits up to \$1M per occurrence, \$2M general aggregate, \$2M products completed operations aggregate)
- ▶ **Auto Liability & Physical Damage** (\$1M combined single limit)
- ▶ **Property** (limits up to \$3M total insured value)
- ▶ **Inland Marine** (limits up to \$3M)
- ▶ **Umbrella Liability**
- ▶ **Workers' Compensation** (Statutory Limits)

Special Coverages

- ▶ Blanket Additional Insured
- ▶ Per Project Aggregate
- ▶ Blanket Waiver of Rights
- ▶ Employee Benefits Liability
- ▶ Limited Jobsite Pollution Liability
- ▶ Contractor's Enhancement Endorsement (available)
- ▶ Property Enhancement Endorsement (available)
- ▶ Auto Enhancement Endorsement (available)
- ▶ Primary and Non-Contributory (available)



PROGRAM HIGHLIGHTS

- ▶ Carrier Rated A (Excellent), Financial Size XV by A.M. Best
- ▶ ISO-Based Program
- ▶ World-Class Risk Control Services
- ▶ Expert Claims Handling
- ▶ Flexible Payment Plans
- ▶ Competitive Rates
- ▶ Superior Customer Services

Minimum Package Premium

▶ \$25,000

Submission Requirements

- ▶ Completed and signed ACORD applications
- ▶ Completed and signed NIP PaintingPro Supplemental
- ▶ FEIN number
- ▶ 4 years of currently valued, hard copy loss runs for all lines of business being requested
- ▶ MVRs for all drivers of company vehicles (if auto coverage requested)
- ▶ Worker's Compensation: Description of safety initiatives, hiring practices, return-to-work and drug testing programs; Experience Modification Worksheet and 3-5 year history (if available)

About NIP Programs

For more than 25 years, NIP has been providing businesses with exceptional insurance programs, affordable coverage, and fast, efficient support. Ranked among the 100 largest insurance firms in the United States, we provide a wide range of brokerage, underwriting, and risk management services to select industries. With more than 125 employees, we have the strength and resources of a large organization, while retaining the speed, responsiveness, and entrepreneurial spirit of a smaller organization.



Please call **(800) 446-7647, ext 7659** or email **Goretti DeSousa** at gdesousa@nipgroup.com to obtain a free quote or for more information our **PaintingPro®** Program. Visit us at www.nipprograms.com/programs/paintingpro.

NOTE: This document is for informational purposes only. Only a policy can provide the actual coverages, conditions, exclusions premiums, and deductibles. This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy. It is not a representation that coverage does or does not exist for any particular claim or loss under and such policy.