

# SheetrockPro®

## SheetrockPro® Specialty Insurance for Sheetrock Contractors

**N**IP Programs can obtain great rates for wall and ceiling contractors with **SheetrockPro**. **SheetrockPro** provides all-lines coverage and many coverage enhancements tailored specifically to the insurance needs of wall and ceiling contractors. The program is underwritten by an A.M. Best "A Rated" carrier. **SheetrockPro** 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
- ▶ Residential Work
- ▶ Exterior
- ▶ EIFS (exterior insulation finishing systems)
- ▶ USL&H

### 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 SheetrockPro Supplemental
- ▶ FEIN number
- ▶ 4 years of currently values, 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](mailto:gdesousa@nipgroup.com) to obtain a free quote or for more information on our **SheetrockPro®** Program. Visit us at [www.nipprograms.com/programs/sheetrockpro](http://www.nipprograms.com/programs/sheetrockpro).



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