



JOSEPH KRAR & ASSOCIATES, INC.

J K R A R . C O M

CONTRACTORS

WHO IS THIS PRODUCT FOR?

THOSE PHYSICALLY OPERATING AND PERFORMING NON-PROFESSIONAL
TASKS FOR THIRD PARTIES FOR A FEE.



180+ Contractor Sub Classes
Including But Not Limited To ...

Electricians
Property Preservation
Makeup Artists
Alarm Installers
Hairdressers
Locksmiths
Plasterers
Caterers
Debris Removal
Gardeners
Plumbers
House Movers
Drone Services
Tour Guides
Printers
Cleaning Services
Florists
Traffic Marshalls
Animal & Pet Services
Locksmiths

Maximum Revenue	\$5M
Minimum Premium (\$1M/\$1M PL Limit)	\$500
Products Available & Limits Up To	Monoline Professional Liability - Up to \$1M / \$2M Limits
	Cyber - \$250K 3rd Party, \$25K 1st Party - Separate head of cover
Deductible	\$0 As Standard
Worldwide Coverage	As Standard
Defense Outside the Limit	Available
Full Prior Acts	Available
2-Way Extended Reporting Period	As Standard
Auto Additional Insureds(PL)	As Standard Where Required
Independent Contractors Coverage	As Standard
Hammer Clause	50/ 50
Contingent BI/PD	\$250,000
Unintentional Copyright/Trademark Infringement	\$250,000
Social Engineering Fraud	\$25,000
Disciplinary Proceedings	\$25,000
Subpoena Expenses	\$5,000
Defendant's Reimbursement	\$5,000
Joint Venture Proceedings	Included at Full Limit
Punitive Damages (Where Insurable)	Included at Full Limit
Criminal Acts Until Final Adjudication	Included at Full Limit
Business Personal Property	\$5,000