



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