

**WE'RE EXPERIENCED. WE'RE STRONG.
WE'RE FRIENDLY.**

We've offered outstanding value in business insurance since 1919. We're more than \$1 billion strong in assets. We rank among the top 8 percent out of more than 1,000 insurance companies in the United States.

YOU'VE PICKED A TOP-QUALITY AGENCY.

We've selected the best independent agents to represent us. Your independent agent serves as your insurance consultant and insurance shopper, matching the right insurance company with your business. Your independent agent works for you, not for us.

EXTRA CONVENIENCE, WEB-DELIVERED.

We offer convenient, Web-delivered services to our policyholders, including online payments, payment information and policy management services. This Web-delivered service allows you to interact with us 24 hours a day, seven days a week, since the average business owner doesn't start at nine and quit at five.

ASK YOUR AGENT FOR MORE GOOD NEWS ABOUT THE EXTRA VALUE WE OFFER YOU.

Ask your agent for more information about the extra value we offer, including our first-rate claims service, which our customers tell us is the best in the business.

Peace of mind. Knowing that you're protected and that you can sleep easy at night.

With Penn National Insurance and your independent agent, you get outstanding value and superior local, personal service. And if you have a claim, we'll be there for you. We promise to handle your claim promptly, fairly and courteously.

Peace of mind. You deserve it. Penn National Insurance and your local independent agent provide it.

This brochure is not a policy or binder and does not extend coverage. For information on policy coverages and exclusions, contact your Penn National Insurance independent agent.



Small Business **SOLUTIONS**

**Penn National
Insurance and your
independent agent**

**Offering competitive
insurance solutions
and personal service**

*Artisan
Contractors Policy*

Penn National Insurance
Post Office Box 2361
Harrisburg, PA 17105-2361
www.PennNationalInsurance.com



**PENN NATIONAL
INSURANCE**



Your Business

AS AN ARTISAN CONTRACTOR,
YOU STAND OUT FROM THE COMPETITION.

You offer skills that the average contractor doesn't have.



As an insurer that specializes in business insurance, we have special skills, too. Skills that allow us to serve you better.

Penn National Insurance offers you extra value with your business insurance policy. Most insurance companies offer coverage that is virtually interchangeable from insurance company to insurance company. A commodity. And you're left to decide based just on price.

Comprehensive protection

With our artisan contractors policy, your agent can build a complete insurance plan to meet your specific business insurance needs. Whether it's general liability insurance, workers' compensation, auto, umbrella, inland marine or property coverage, we offer the full spectrum.

Tailor-made coverage. Just for your business.



Your Equipment

Some of our artisan contractors policy coverages:

AUTO

- Blanket waiver of subrogation
- Bodily injury redefined to include mental anguish
- Broad form named insured
- Hired car coverage worldwide
- Hired car physical damage
- Leased auto gap coverage

GENERAL LIABILITY

- Aggregate limits of insurance amendment
- Blanket additional insured endorsement
- Bodily injury redefined to include mental anguish
- Broad form named insured
- Newly formed or acquired organizations coverage amended to apply up to the 180th day
- Per-employee rating base

For an additional fee:

- Contractors special liability coverage – voluntary property damage coverage
- Limited pollution liability coverage



Your Peace of Mind

PROPERTY

- Accounts receivable
- Computer equipment disturbance
- Employee dishonesty, including ERISA
- Money and securities
- Outdoor property
- Outdoor signs
- Property of others
- Property off-premises
- Valuable papers and records

WORKERS' COMPENSATION

- Stop-gap liability coverage in Ohio & West Virginia
- Enhanced coverage in other states

We also offer these insurance coverages for an additional fee:

INLAND MARINE

- Contractor and employee tools
- Contractors equipment – leased, rented or borrowed from others
- Contractors equipment (unscheduled)
- Contractors installation coverage
- Rental reimbursement expense