



Product Highlights Workers' Comp

About the Product

- Coverage in 35 states
- Tiered rated:
 Preferred
 - Standard
 - Non-standard

Key Benefits

- Flexible pay-as-you-go payment option
- Exclusive partnership with Nationwide®
- Premium work comp programs for contractors

Class Coverage, Including:

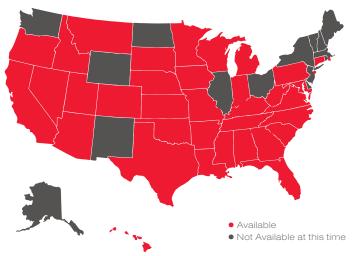
- ► GC (Residential & Commercial)
- Carpet Cleaning
- Concrete Flatwork
- ► Concrete Foundations (No Repair)
- Debris Removal/Cleanup
- Drywall
- Electrical
- ▶ Excavation
- ▶ Fencing
- ▶ Flooring
- ▶ Framing
- ▶ Grading

- Guniting
- ▶ HVAC
- Insulation
- Janitorial
- Landscaping
- ▶ Masonry
- Metal Erection Decorative
- Metal Erection Structural
- ▶ Painting
- Paving
- Plastering
- ► Plumbing (Residential & Commercial)

- Refrigeration Systems & Equipment
- Remodel (Residential & Commercial)
- Roofing (Residential & Commercial)
- Sandblasting
- Septic Tank Install, Service & Repair
- Siding & Decking
- Sign Install & Repair
- Solar Install
- Swimming Pool Install
- Swimming Pool Maintenance
- ► Tile & Marble
- Window/Door Install

Available in Most States

Wherever you are—We offer superior contractor insurance products and customer service that delivers value and protection insurers need. We feature a full array of online tools and a team of experienced underwriters.





Additional Information Workers' Comp

New/Renewal Business Characteristics

Contracting Risks

- 1. \$5,000 minimum premium
- 2. In business for at least 3 years or equivalent experience
- 3. At least 4 years of currently valued loss runs, valued within 90 days (new ventures: a resume covering the past 5 years of the owner's experience)

Roofing Risks

- 1. In business at least 5 years (no new ventures)
- 2. 5 full-time roofing employees
- 3. \$250,000 in total payroll policy

Applications

- ✓ Complete Acord 130 Workers' Compensation Application
- ✓ Completed Shield Supplemental Application

Excluded Classes and Risks

- All excluded classes and risk per package guidelines
- Volunteer coverage
- No work over 40'
- No work below 12'
- Temporary employment agencies as named insured
- Coverage in excess of self-insured retention policies
- All risks excluded by any applicable Workers' Compensation reinsurance treaty
- · No risks considered with serious OSHA violations in the last three years

Contact Information Workers' Comp

Workers' Comp Team

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