



## HVAC Contractors

General Liability | Property | Auto | Inland Marine | Crime | Cyber | Umbrella

\$100,000 minimum premium

### Businesses We Write

- We write most commercial, and residential HVAC contractors.
- Domiciled in Arizona with services primarily in Arizona. Incidental and short-term contracts acceptable in surrounding states.
- Prefer 25% or less subcontracted costs.
- Contractors with written contractual agreements including hold harmless terms in favor of the insured and insured being named as a primary additional insured. Strong control of certificates of insurance and record keeping required.
- Formal safety program in place, including written policy for fleet safety and distracted driving.
- Businesses with 3+ years experience in the industry.

### Businesses We Don't Write

- Heavy HVAC with LPG gas work.
- Residential work in connection with building new tract housing, apartments, multi-family buildings, condos or townhomes.

## Coverage Highlights

### General Liability

- GL enhancement form includes:
  - Automatic Blanket Additional Insured
    - Caused in Whole or in Part wording
  - Blanket Waiver of Subrogation
  - Primary & Non-Contributory wording
- Per project aggregate available by request on GL and not on Umbrella
- Electronic Data Liability available by endorsement (up to \$1M)
- Blanket Additional Insured - Equipment Lessors
- Bodily Injury Redefined

### Property

- Broad Property Coverage Enhancement form
- Blanket Limits Available

### Inland Marine

- Contractors' Equipment Enhancement form includes:
  - Definition of Leased or Rented Equipment from Others expanded to include Borrowed Equipment (starts at \$25,000 with higher limits available)
  - Valuation Basis for Mobile Electronic Equipment is Cost of New Equipment with Same Functionality
- Newly purchased equipment up to \$250,000 with 60 days to report

### Automobile

- Business Auto Enhancement form includes:
  - Hired Auto Physical Damage
  - Blanket AI and Blanket WOS
  - Primary & Non-Contributory wording
- Samba Safety (24/7 MVR Monitoring) provided at no cost
- Fleetnet Towing/Roadside Assistance Services at negotiated rates
- Loan/Lease Gap by endorsement

### Crime

- Employee Theft (Blanket) - \$25,000 included
- Forgery & Alteration - \$25,000 included
- Other coverages are available by request

### Cyber Suite

- First and third party coverage available

## Loss Control Services

Our Loss Control professionals bring years of experience and safety certifications to the table. Our vast expertise in the construction industry and OSHA regulation knowledge can help mitigate risk for your heating, ventilation and air conditioning operations.

**Risk Transfer:** Review risk transfer controls regarding your overall Certificates of Insurance program and documentation.

**Jobsite Safety & Security:** Assess your jobsite safety program and the site for sufficient premises liability controls. Our goal is to decrease the possibility of injury to unwanted trespassers or anticipated visitors. Review your plan and site access controls for keeping third parties or inspectors safe. We can work with you on controlling slip, trip, and fall hazards that are typically prevalent at jobsites.

**Equipment & Tools:** Equipment and tool security assessments are provided. Review best practices for key control, equipment tracking, operational and maintenance programs, etc.

**Shop & Yard:** Perform property conservation visits at your facilities, as well as premises liability evaluations.

**Commercial Auto:** Evaluations to ensure adequate controls are in place for any size fleet. Review and assist with your fleet safety program to confirm key components are covered. Driver monitoring (Samba Safety) services and information on telematics / GPS solutions are provided.

**Training:** We provide technical and training resources. Our Loss Control Toolbox offers 24/7 access to our policyholders and includes a learning management system (LMS), safety videos and much more.



## Claims Services

Our in-house property & casualty claims professionals are responsive, experienced, and dedicated to meeting the needs of our policyholders. We provide the knowledge and care our customers expect and deserve, including:

- Proactive, timely resolution of claims in accordance with industry best practices.
- A dedicated in-house claims team providing faster response and personalized service.
- Quality, timely communication between adjusters, policyholders, and our agent/broker partners at every stage of the claim.
- Active collaboration with our underwriting and loss control departments to minimize frequency and severity of future loss exposures.
- 24/7/365 catastrophic scene response with industry experts, attorneys, and investigators as needed to preserve critical evidence and protect policyholder interests as early as possible.
- 24/7/365 claims reporting by phone and/or email and claim resources to help policyholders understand the claims process.

## How to Submit Your Business

To submit new business, send Acord apps with 5-year loss runs and FEIN number to [submissions@copperpoint.com](mailto:submissions@copperpoint.com) for underwriting review. Please submit at least **45 days prior** to need by date to allow for scheduling of loss control, point of sale, and underwriting review. If you cannot meet these guidelines, please reach out to your underwriter or distribution representative.

### If you have questions, please contact:

**Branka Dramicanin, CIC**

Business Development Director  
602.558.1616 (c)  
[BDramicanin@copperpoint.com](mailto:BDramicanin@copperpoint.com)

**Shelby A. Larsen, CPCU, AAI**

Business Development Manager  
602.619.5909 (c)  
[SLarsen@copperpoint.com](mailto:SLarsen@copperpoint.com)

**Denise Oppelt**

Senior Underwriter  
602.631.2366  
[DOppelt@copperpoint.com](mailto:DOppelt@copperpoint.com)

**Wei Conkle**

P&C Underwriter II  
602.631.2364  
[WConkle@copperpoint.com](mailto:WConkle@copperpoint.com)