



## What Added Protection Does Our Faulty Workmanship Endorsement Provide?

See Our Examples Below!

### Class Example

98304 Paint Exterior  
(3 Stories & Under)

After completing the exterior painting of a house, the paint begins to peel and deteriorate. Thus, the entire house must be re-painted.

For as little as \$30, this new and unique endorsement provides a \$10,000 limit to protect your clients against claims arising out of faulty workmanship, materials or products, such as the one described here. These claims would otherwise be excluded by the “business risk” exclusions found in **every** standard ISO Commercial General Liability policy.

### Additional Class Examples:

- **91340 Carpentry - Residential**  
Failure to obtain a permit or meet building codes and building department requires removal of the work performed
- **92478 Electrical - Within Buildings**  
Installation of wiring, switches, breaker, or fixtures that are either insufficient or in contravention with plans and specifications requires replacement
- **94569 Floor Covering - No Tile**  
Improper installation of vapor barrier may cause warping and require replacement of exotic wood flooring
- **95647 Heat/AC no LPG**  
While replacing an HVAC unit, faulty installation of the new unit causes the heat exchanger or compressor to fail, requiring costly repairs
- **99746 Tile/Stone Installation**  
Crooked, hollow sounding, or uneven tile, or tile used in contravention of the plans and specifications requires demolition and replacement of the tile

### Highlights of the Faulty Workmanship Coverage:

- **Added Protection for Your Clients**  
Protects against claims that would otherwise be excluded under the contractors general liability policy!
- **15% Commission**  
An outstanding commission rate that will help you increase your bottom line!
- **\$30 Minimum Premium**  
The great rate for this unique coverage enhancement is based on receipts, with a low \$30 minimum premium!
- **Unique coverage found only at BTIS**  
This coverage is exclusive to BTIS and only available on Victory® Admitted!

*This is not a policy, but merely a general description of coverages. Refer to actual policy for full coverage details including exclusions and limitations. Your policy will contain all of the terms and conditions applicable in the event of a loss or claim.*



**BTIS**

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