

Plumbers quoting tip sheet

When selecting a class code for your plumber client, please be ready to distinguish between:

- Contractor, manufacturer, or supplier.
- Understand the balance of business between residential and commercial.
- Understand how much of your client’s business involves liquefied petroleum gas or other higher hazard projects, if at all.

When getting quotes for your plumber clients, it is essential that you provide accurate details about their business and operations. Be ready with the following information:

GENERAL LIABILITY	NOTES
Occupancy	
Claims history	
Ownership and payroll (including employee count and total payroll)	
Date the business began and experience of the owner.	
Estimated revenue	
Subcontractor usage	
Does the business perform remediation, asbestos/mold, hazardous waste/material removal?	
Does the business provide other contracting services? If so, identify.	
Does the business work on infrastructure projects, such as bridges, dams, tunnels, pools etc.?	
Does the business work on water mains?	
Does the business perform work on fire suppression systems?	
Does the business work on septic tanks?	
Do they work with condos/tract housing?	

BUSINESS OWNERS POLICY	NOTES
Do you want building coverage, if so, how much coverage?	
Replacement cost of personal property at each location.	
Location information including square footage, year build, and materials.	
Building updates if 20+ years in age (i.e. roof, plumbing, heating, electric)	
Property Claims History	
Type of burglar & fire protection; including sprinkler coverage and distance to fire station	
Tool value & storage (on site, or off)	

WORKERS COMP	NOTES
Ownership structure	
FEIN or Taxpayer ID Number	
Year began	
Ownership experience	
Claims history	
# of vehicles owned	
Radius of travel for employees	
Driving history of employees	
Does the business use subcontractors or lease employees from other firms?	
Does the business provide remediation service?	
Is the business involved in welding, boiler installation/maintenance or fire suppression?	
Does the business perform work on lifts or ladders? If so, how high?	
If work is done below ground, how far below?	
Is the business involved in new residential construction?	
Any work with hazardous materials or septic tanks?	
Is your client a general contractor?	

CYBER	NOTES
Number of employees	
Revenue	
Website address(s) associated with the Named Insured/their business	
Is payment information or personally identifiable information collected/stored? (i.e. date of birth, credit card / checking account numbers)	
If credit cards are allowed for payments, it will be important to understand the volume (\$) taken annually	
If owner and/or employees use email for business, do devices use multi-factor authentication or encryption for protection?	
Number of employees	
Revenue	
Website address(s) associated with the Named Insured/ their business	

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This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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