



## HVAC CONTRACTORS INSURANCE

HVACPro® was developed specifically for HVAC contractors that design, build and service heating, cooling, and ventilation systems.

This program is underwritten by a carrier Rated A+ (Superior), Financial Size XV by A.M. Best, and provides all-lines coverage with the special insurance coverage enhancements HVAC contractors need, including Blanket Additional Insured, Per Project Aggregate, Blanket Waiver of Rights, Primary Non-Contributory, Completed Operations, and more.

### Eligible Exposures

- AC Systems, Refrigeration Systems, heating or HVAC Sales, Install, Service, Repair, Sheet Metal Contractors

### Ineligible Exposures

- Accounts subcontracting more than 40% of their work
- Accounts performing work as a General Contractor or Paper Contractor
- Accounts performing work on new tract housing and new condo projects

### Lines of Business

- **General Liability** – Premises and Operations (limits up to \$1M per occurrence /\$2M aggregate)
- **Product Liability** (limits up to \$1M per occurrence/\$2M aggregate)
- **Business Auto Liability** (limits up to \$1M per occurrence)
- **Property**
- **Inland Marine**
- **Umbrella Liability**
- **Workers' Compensation** (Statutory Limits)

### Special Coverages

- Blanket Additional Insured
- Per Project Aggregate
- Blanket Waiver of Rights
- Primary Non-contributory
- Completed Operations
- Employee Benefits Liability
- Limited Jobsite Pollution Liability
- Contractor's Enhancement Endorsement (Available)
- Auto Enhancement Endorsement (Available)
- Property Enhancement Endorsement (Available)

### PROGRAM HIGHLIGHTS

- Carrier rated A+ (Superior), Financial size XV by A.M. Best
- Minimum Premium - \$25,000 Package
- Specialized Coverages Not Available Through Typical Products
- World-Class Risk Control Services
- Expert Claims Handling
- Competitive Rates and Flexible Payment Plans
- Superior Customer Service
- Green Industry experts for risk control guidance and proper valuation of your clients operations, property and equipment

## RISK CONTROL SERVICES

With our deep industry knowledge and expertise gained from over 30 years of experience in our specialty program classes of business, we are positioned to provide specialized solutions to reduce potential business interruptions, minimize risks, and reduce the frequency and severity of claims.

### **NIP Group's Proprietary Risk Control Learning Management System (LMS) is available to every insured broker partner**

- Each Insured has its own LMS platform
- Unlimited access to hundreds of online training modules with expert content addressing employment liability, OSHA and Safety compliance, Driver Safety, and many other high-risk areas.
- All online and in-person training can be tracked and records maintained for OSHA and other agency compliance
- Each Insured's claim information is available for review and to compare to industry standards
- Risk Control Surveys and Assessments are available to ensure continued best practices
- Industry specific safety resources including policies, procedures, inspection forms, presentations, toolbox talks, and safety bulletins can be reviewed and downloaded
- Stewardship reports can be generated through the automated system.
- Access to a resource library holding thousands of employment-related and workplace best practices articles
- Company specific records, forms, and other resources can be uploaded into the system to create a master resource center for the organization.

### **Tailored Risk Control Services**

- Expert Risk Control staff respond based on request, loss performance, KPI triggers and underwriting reviews
- Consultative visits are scheduled to provide training, perform inspections, and identify risk
- Industry specific safety bulletins are issued on a regular basis to educate insureds
- Proprietary predictive modeling is used to identify accounts that need assistance, resulting in a proactive vs. reactive services model
- Other services provided include:
  - Underwriting/Risk Evaluation
  - Loss Analysis/Root Cause Analysis
  - HR Review
  - Contract Review
  - Job Site Surveys
  - Driver Training Programs
  - Accident investigation training
  - OSHA Training
  - Manager-Supervisor training
  - Commercial Package Training materials including fire/sprinkler maintenance, hail and hurricane preparation, and more

**For more information, contact Anthony Ven Graitis at 732-593-9184 or [avengraitis@nipgroup.com](mailto:avengraitis@nipgroup.com)**

### **Claims Administration**

For Claims Administration, NIP Programs partners with a risk solutions provider with 55 years of experience, and expertise across all jurisdictions.

These experienced adjusters and claims professionals leverage data, making savvy decisions to close claims efficiently. They have specialized experience to handle all P&C lines, including Specialty, and the most difficult and complex situations in a straightforward way.

### **Submission Requirements**

- Completed and signed ACORD applications
- Completed and signed NIP Group HVACPro Supplemental
- Completed and signed Crane Supplemental (if applicable)
- FEIN Number
- 4 years of currently valued, hard copy loss runs for all lines of business being requested
- MVRs for all drivers of company vehicles (if auto coverage requested)
- Workers' Compensation: Description of safety initiatives, hiring practices, return-to-work and drug testing programs; Experience Modification Worksheet and 3-5 year history (if available)

## ABOUT NIP GROUP

NIP Group is a specialized business insurance and risk management intermediary ranked among the 100 largest in the United States. Known for our entrepreneurial spirit, ability to innovate, and unique depth of knowledge in key markets, our experienced employees provide a wide range of brokerage, underwriting, and risk management services to numerous industries.

Please call (800) 446-7647, ext 7758 or email us at [submissions@nipgroup.com](mailto:submissions@nipgroup.com) to obtain a free quote or for more information on options available through our HVACPro™ Program.

Visit us at [www.HVACProInsurance.com](http://www.HVACProInsurance.com) today!

