

Giving your artisan contractor clients greater protection

Artisan contractors play an essential role in the building and construction industries. Without their services most construction jobs couldn't be completed.

However, as artisan contractors often work independently, they need extra protection from the day-to-day risks of operating within the construction industry. An injury or damage to equipment or property could have a devastating impact on their business.

Adequate insurance is, of course, essential to protecting artisan contractors against losses. But is there more on offer to help them manage risks?

Legal documents can play an important role in helping small businesses protect their interests. As Utica First Insurance policyholders, your clients get access to a legal service which they can use to take control and minimize risks. Conveniently available online, these services cover 3 key legal areas for artisan contractors:



Contracts and agreements

A written agreement which details the scope and specification of a construction project is essential if artisan contractors are to protect their interests and avoid costly disputes. The agreement should also include a construction schedule and payment terms.



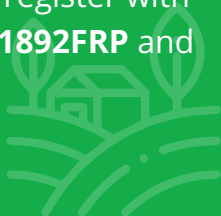
Company formation

Being a sole proprietor means you are personally responsible for the business's liabilities. Safer alternatives include structures, such as a Limited Liability Company (LLC) or a Limited Partnership (LP), which offer greater protection to the owner if the business gets into trouble.

Carolina Farmers Mutual Insurance Company have made legal document services available to our Farmowner and Commercial policyholders, free of charge. Follow the correct link depending on your policy type, to get access to a host of business related agreements and more.

Farmowner policyholders

👉 click [here](#) and log in or register with the access code **CFMIC1892FRP** and your **policy number**.



Commercial policyholders

👉 click [here](#) and log in or register with the access code **CFMIC1892BRP** and your **policy number**.

