



MAKING INSURANCE EFFORTLESS

Building Maintenance and Reno Contractors

APOLLO's Contractors Insurance Package is built specifically for small and micro-sized businesses in the home renovation and property maintenance space.

Ideal for trades like plumbers, painters, electricians, landscapers, and handymen, this product covers a wide range of low-rise residential and light commercial work.

APOLLO makes it easy to protect these businesses with a streamlined package that includes Commercial General Liability, Tools and Installation Floaters, and Contents insurance. With flexible limit options and streamlined applications, brokers can quickly match coverage to client needs.

Eligible Provinces

- Alberta
- Manitoba
- Newfoundland
- New Brunswick
- British Columbia
- Ontario
- Nova Scotia
- Saskatchewan
- Prince Edward Island



Key Features

- Eligible classes include: Plumbers, Electricians, Cleaners, Painters, Handy Person and over 55 more.
- Up to \$1M in Canadian gross revenues
- CGL limits up to \$5M
- NOA limits up to \$2M (\$1M incl)
- Tools and Equipment Floater up to \$50K
- Contents Limits up to \$50K
- Tenant Legal Liability up to \$2M (\$1M incl)
- Rip & Tear Extension Endorsement \$25K
- Employee Benefits up to \$1M
- Broad Form Completed Ops is included
- 25% Minimum Retained Premium
- Annual or Monthly Premium Payments
- Premiums as low as \$500

Eligible Classes

- Acoustical Panel Installation - Wall and Ceiling
- Air Conditioning - Install/Service - Household/Light Commercial
- Air Duct Cleaning
- Aluminum Awning Installation
- Antennae/Satellite - Installation & Repair
- Appliance Installation & Repair - Commercial
- Appliance Installation & Repair - Household
- Artificial Turf Installation - no sport fields
- Automobile Ambient Lighting Installation
- Automobile Mobile and Sound Equipment Installation
- Bricklaying
- Building Cleaning - exterior incl. power wash
- Cabinet Installation
- Cable Installation/Repair - TV/Telephone - incl underground - max 4 feet depth
- Car Detailing
- Carpenters - including Furnishings/Cabinets (Shop & Away Ops)
- Carpentry
- Cement / Concrete Work - Cement Supplied By Others
- Chimney Cleaning and Sweeping
- Cleaning - Housekeeping Residential
- Cleaning - Interior Buildings and Offices / Janitorial
- Construction Equipment Repairs Excl Propane Or N.G. Instal/Repairs
- Decks - Residential Only
- Demolition - residential only (by hand or hand tools) - No open flame
- Doors and Windows Installation
- Drywall Installation and Plastering - Wall and Ceiling
- Eavestrough and Gutter Installation
- Electricians / Electrical Wiring Install/Repair including appliances - Residential, Light Commercial
- Fence Installation - Electric (farm use only)
- Fence Installation - Residential Only (No electric fencing)
- Flooring Installation & Removal - hardwood, tiling, concrete paving, laminate, carpet and lino.
- Forming Contractor (Wood) Installation- Concrete Supplied/Poured By Other

- Framing Buildings - Wood only
- Garage Doors Sales & Service (Residential)
- Grading of Land - excl. road const/excav
- Handyperson - (small jobs not requiring a license, permit or post inspection)
- Heating - Gas And Electric Furnace Installers/Contractors - Not Geothermal
- Home Renovator / Renovation Contractor (Not General Contracting or Project Managing) - No Roofing
- Home Staging
- House Furnishings - Not Furniture - Install/Service
- Interior Decorating - Including Painting/Wallpapering
- Interlocking Driveways/Patio Installation - Residential
- Kitchen Remodeling Contractors - excl. Plumbing and Retail
- Landscaping
- Lawn Sprinkler System Installation - Residential work only
- Locksmiths
- Masonry
- Painting, Wallpapering, Decorating - Exterior - No Exterior Spray Painting
- Painting, Wallpapering, Decorating - Interior - Incl. Interior Spray Paint
- Plumbers
- Refrigeration Contractors - Residential - Light Commercial Work Only
- Roofing - Residential/Light Commercial - Asphalt Shingles / Wood Shingles
- Sewer and Drain Cleaning - Residential & Light Commercial Only
- Sheet Metal Work - No Roofing
- Siding Installation
- Sign Installation, Erection & Repair
- Telephone Line Install/Repair - Above Ground
- Tile Work And Terrazzo - Not Masonry,
- Sewers, Drains, Ceiling
- Trade show exhibition installation and dismantling
- Tree Removal, Trimming, Pruning - No Spraying (Maximim 10' Height)
- Water Softening Equipment And Installation
- Window Cleaning
- Window Coverings - Install and Service

Eligibility Criteria

- Start Up Businesses are Eligible
- No Claims in past 3 years
- CGL is mandatory / property package is optional
- No operations, locations, or employees outside of Canada
- Subcontracting - up to 75%



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