



Introducing Micro Pricing

\$75 per Trade per Year, Minimum \$750 (10 Trades/Vendors)

\$60 per Trade per Year, Minimum \$1800 (30 Trades/Vendors)

And The Standard

\$50 Per Trade Per Year, Minimum \$2500 (50 Trades/Vendors)

Plus \$50 Per Full Policy Review Billed As Performed And Confirmed Requested.

The intent of Trades Tracking Micro Pricing is to engage smaller builders and remodelers. Before a builder is big enough to hire their own staff and attempt necessary tracking, smaller operations may more desperately need Trades Tracking service, but are unable to justify the larger \$2500 minimum charge for up to 50 trades/vendors.

For those smaller contractors who buy liability insurance that require certificates and an additional insured endorsement to avoid audit premium issues, Trades Tracking is well worth it. In one example, an additional insured endorsement is “missed” on the certificate for a concrete sub contractor who does \$25,000 of work for the remodeler throughout the year. Because of that, the concrete work is charged at \$40 per thousand instead of the \$6 per thousand (only for properly documented subs). The math is simple: $\$40 \times 25 = \mathbf{\$1000}$ **additional premium that could be avoided.** Trades Tracking is almost a “no brainer.”

Sometimes a builder/remodeler counts on the coverage and not just the paperwork. Without a sub contract, much less the insurance paperwork required, no coverage for the builder/remodeler will exist in today's world of exclusions and limitations. By having the file “right and ready,” Trades Tracking can better assure coverage is applicable from the trade/vendor and even refer the builder/remodeler to a qualified claims administrator to best tender the complaint or suit for defense and indemnity.

