

Contractors and handypersons

We love a wide variety of small contractors and handypersons, for whom we have been providing coverage for over 20 years. Our in-depth understanding of this sector lets us provide coverage customized to the industry.



At a glance

We have a very broad appetite for small contractors and handypersons. From drywall and painting contractors to landscapers and janitorial services, we cater to a wide range of businesses that provide construction, cleaning, and repair services to homes and businesses.

These businesses require general liability insurance for third-party bodily injury or property damage claims, or a business owner's policy if they also want to cover their business property. They should also have professional liability insurance, which includes faulty workmanship coverage (for some classes), and cyber security insurance coverage for malware attacks or data breaches.

What's unique about this sector

✓ Price sensitivity

Small contractors and handypersons need a carrier that understands their risks while keeping premiums at a level they can justify.

✓ Broader economic conditions

Rising building materials costs put downward pressure on demand, and claims tend to rise during recessionary periods — making prevention an essential part of coverage.

✓ Regulatory environment

Growing regulations on climate and emissions drive up costs and extend timelines across the sector. Staying current on these requirements protects these businesses.

Classes we love to write

Core appetite

- Carpentry
- Janitorial/cleaning services
- Painting
- Sound equipment installation

Broader appetite

- Cabling installation
- Electrical work
- Electronics install and repair
- Handyperson

Edge of appetite

- Drywall or wallboard installation and repair
- Irrigation or drainage systems
- Swimming pool contractor
- Welder

Available products

Professional liability

Professional liability insurance **protects against lawsuits alleging negligence, faulty workmanship, and other covered errors**, including defense costs.

Business owner's policy

A business owner's policy (BOP) **includes general liability protection as well as coverage for business property**, such as computers and point-of-sale systems.

General liability

General liability insurance **covers third-party claims of property damage or bodily injury**, including medical costs, at the business's premises and at job sites.

Cyber

Cyber security insurance **protects businesses from the costs associated with a cyber incident**, including fines and the cost to notify affected parties if their data is compromised.

Why should agents choose Hiscox for contractors and handypersons?



We evolve with the industry

Hiscox understands the challenges contractors and handypersons face, and updates our products to match. We recently added a pollution sublimit and faulty workmanship coverage to our professional liability.



Industry-customized coverage

General and professional liability come packaged together for some classes in this sector, covering common risks, including faulty workmanship and contractor pollution, in one place.



Broad, flexible appetite

Our expertise across a wide variety of small contractor businesses lets us stay flexible about the services we cover, so you're less likely to hit a wall when placing a hard-to-fit account.

Claim scenarios

Scenario 1: Damage while cleaning

A cleaning company employee damages an antique desk while cleaning the floor underneath it.

✓ Hiscox coverage in action

Their general liability policy covered the cost to replace the desk.

Scenario 2: Landscaping error

A landscaper recommends a rare plant but neglects to check the soil's pH. The homeowner buys hundreds of dollars worth of plants, which all die within months.

✓ Hiscox coverage in action

The landscaper's professional liability policy covered the plants' cost.

Scenario 3: Installation damage

A handyperson installing an over-the-stove microwave in a recently renovated kitchen accidentally drops it on the induction stove, breaking the glass.

✓ Hiscox coverage in action

Their general liability policy covered the cost to replace the stove.

Ready to quote?

Getting a quote is fast and easy. Answer some questions about your client's business and get a quote in minutes.

➔ To find your wholesaler and start a quote, visit hiscox.com/partner-agent

This information is provided to assist you in understanding the coverage we offer and does not modify the terms and conditions of any insurance policy, nor does it imply that any claim is covered. Coverage is subject to underwriting, terms, conditions, and limits of the policy, and is not available in all states or classes of business. Actual cost, commission, premium, and coverage may vary subject to Hiscox's acceptance of the unique considerations of each individual risk, the information provided to Hiscox, and subject to required underwriting and rating factors. Coverage is made available through Hiscox Inc. d/b/a Hiscox Insurance Agency in CA, which is licensed in all states. The products described are underwritten by Hiscox Insurance Company Inc., a Chicago-based insurer that is licensed in all 50 states and DC.

© 2026 Hiscox Inc. All rights reserved. Hiscox Insurance Company Inc., 125 S. Wacker Dr., Suite 2080, Chicago, IL 60606.

23295 10/26

