



SPECIALTY  
UNDERWRITERS

# CONSTRUCTION

Our Construction General Liability package policy is offered to general and trade/artisan contractors (both commercial and residential). Contractor's pollution coverage is available on an occurrence or claims made basis. As part of our standard coverage package, we offer blanket (where required by written contract) additional insured, primary/non-contributory and waiver of subrogation endorsements.

## POLICY LIMITS

Limits up to \$2 million per occurrence/\$2 million aggregate are available on "A" XV AmBest Rated carrier.

## MINIMUM PREMIUM

Begin at \$2,000

## RETENTIONS

Deductibles as low as \$1,000

## EXCLUDING STATES

All contractor classes in the state of NY, NV and CO.

## COVERAGE ENHANCEMENTS

- ISO Commercial General Liability (CGL) base form
- Punitive damages when insurable by law
- Defense costs in addition to limits
- Blanket additional insureds
- Blanket Primary/non-contributory and waiver of subrogation
- Per project aggregate limits available
- Non-owned Disposal Site coverage
- Transportation Pollution Liability coverage

## CONTACT US

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## TARGET ACCOUNTS

General and trade/artisan contractors (commercial and residential) with revenues generally under \$10 million in the following classes:

- HVAC Contractors
- Concrete Construction (flat work, drive ways and patios)
- Door & Window Contractors performing installation work solely for repair, remodel, and additions
- Driveway, Parking Area or Sidewalk contractor
- Floor Covering Installation
- Electrical Contractors
- Plumbing Contractors (less than 2 stories)
- Masonry Contractors (flat work, drive ways and patios)
- General Contractors – Residential Custom Home Builders (less than 5 homes per year)
- General Contractors – Commercial
- Painting Contractors
- Tile, Stone, Marble, Mosaic or Terrazzo Work – interior construction
- Landscaping including lawn treatment
- Interior Carpentry
- Solar Contractors
- Metal Erection – nonstructural
- Residential and Commercial Artisan and General Contractors performing repair/remodel/addition work.