



SPECIALTY
UNDERWRITERS

FIRE AND WATER RESTORATION

Our Fire & Water Restoration Contractors Package policy offers Commercial General Liability, Contractor's Pollution Liability, Professional Liability and Mold Coverage. This policy pack has been tailor made for the industry and approved by all Fire & Water Restoration Contractors Franchisors, service providers and third party administrators. All combined policies are written on an ISO commercial general liability based forms.

POLICY LIMITS

Limits up to \$11 million per occurrence/\$11 million aggregate are available on "A" XV AmBest Rated carrier on a primary basis or combination primary with follow form excess liability.

MINIMUM PREMIUM

Begin at \$2,500

RETENTIONS

Deductibles as low as \$2,500

COVERAGE HIGHLIGHTS

- The "your work" and "property damage to impaired property" exclusions have been deleted in the contractors pollution liability coverage form.
- Dedicated pollution limit (CPL Limit is not shared with the GL & PL Coverages)
- Broad definition of pollution includes fungi, and bacteria
- Asbestos, lead and silica are not excluded
- No exclusion for Exterior Insulation and Finish System "EIFS" for work performed as a restoration contractor
- Our professional coverage is intended to fill the gap for services rendered in accordance with the S500 & S520 Standard Reference guides published by the Institute of Inspection, Cleaning and Restoration "IICRC"
- Transportation Pollution Liability coverage is included
- Employee benefits liability coverage is included
- Per project aggregate limits available
- Non-owned Disposal Site coverage available on a schedule and blanket basis
- Mold coverage offered on an occurrence or claims made basis

CONTACT US

Orlando Castaneda
Vice President of Underwriting
Mobile (404) 909-4155
Orlando.Castaneda@csunderwriters.com

Preston Starr,
Managing Executive
Mobile (404) 227-3535
Preston.Starr@csunderwriters.com

OPTIONAL COVERAGES

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

- Bailees customers coverage
- Site Pollution coverage (It provides coverage against sudden, accidental and gradual pollution, and off-and on-site third party bodily injury, property damage and clean-up cost)