



SPECIALTY
UNDERWRITERS

Expanded Construction Program

Our Expanded Construction General Liability policy is offered to general and specialty trade/artisan contractors. Our appetite includes a range of small, mid-sized, and large general contractors, builders and subcontractors working on residential and/or commercial construction.

POLICY LIMITS

Limits up to \$1 million per occurrence/\$2 million aggregate are available on "A" X AmBest Rated Carrier.

MINIMUM PREMIUM

Premium & Fees \$10,000

RETENTIONS

Deductibles as low as \$1,000

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EXCLUDED STATES

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

COVERAGE ENHANCEMENTS

- ISO Commercial General Liability (CGL) base form
- Defense costs in addition to limits
- Blanket additional insureds
- Blanket Primary/non-contributory and waiver of subrogation
- Per project aggregate limits available

TARGET ACCOUNTS

General and trade/artisan contractors (commercial and residential) with revenues generally under \$50 million in the following classes:

- Alarms and Alarm Systems (Installation, servicing, and repair)
- Appliances and Accessories (Installation, servicing, and repair)
- Carpentry
- Carpet, Rug, Furniture or Upholstery Cleaning
- Concrete Construction
- Door & Window Contractors performing installation work (Including New Construction)
- Drywall or Wallboard Installation
- Electrical Contractors
- Excavation Contractors
- Fence Erection Contractors
- Floor Covering Installation
- HVAC Contractors
- Insulation Contractors
- Landscape Gardening and Lawn Care Services
- Masonry Contractors (flat work, driveways and patios)
- Metal Erection – Structural and/or Decorative or Artistic
- Painting Contractors
- Plumbing Contractors (less than 3 stories)
- Roofing Contractors (Three stories and Under)
- Siding or Gutter Installation
- Swimming Pools – Installation, servicing, and repair
- Tile, Stone, Marble, Mosaic or Terrazzo Work – interior construction
- General Contractors – Residential Custom and Tract Home Builders (Cannot exceed 25 or more tract homes at any one site or development during policy period)
- General Contractors – Commercial
- Residential and Commercial Artisan and General Contractors performing repair/remodel/addition work.

CONTACT US

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