

Contractors

Features

- 80+ classes offered
- \$0 GL deductible for most classes
- Flexible coverage options
- 25% minimum earned premium applies
- New Ventures - Coverage Available

Coverages Available

- General Liability
- Property coverages include:
 - Building
 - Tenant Improvements
 - Business Personal Property
 - Business Income/Extra Expense
 - Customizable property enhancement
 - Building Ordinance

Account Size

- Payroll: Up to \$3 million
- Sales: Up to \$15 million

Class Offering Highlights

- Alarms and Alarm System - I/S/R
- Carpentry
- Excavation
- General Contractors
- Grading of Land
- Guniting or Shot-crete
- Handyperson
- Heating and Combined Heating
- Inspection and Appraisal Companies
- Metal Erection
- Painting
- Swimming Pool - I/S/R
- Tree Pruning
- Welding

Additional Insured's

- Blanket additional insured with primary / noncontributory wording and waiver of transfer of rights is included are available with no additional charge (NY exception)
- Completed Operations coverage available for commercial/residential exposures
- Mortgagees / loss payees / lienholders are available at no charge
- 30-day notice of cancellation provision can be added at no additional charge

Coverage Limits

- General Liability limit options:
 - \$1 million / \$1 million
 - \$1 million / \$2 million
- Personal & Advertising Injury: \$1 million
- Stop Gap coverage available: \$1 million
- Property – Limits up to \$3 Million

States

- Available in all states excluding Hawaii, Idaho, and Louisiana

Optional Enhancements

- Contractors Equipment Bundle
 - Contractors Equipment and Miscellaneous Tools
 - Installation Floater
 - Contractors Equipment Rental and Reimbursement
- Contractors Home Repair and Remodeling
- Contractors Liability Extension (limited E&O coverage)
- Designated Construction Project(s) General Aggregate Limit
- Limited Coverage for Property Damage From Swimming Pool Pop-Up
- Lost key Coverage Endorsement
- Loss of Electronic Data Resulting From Physical Injury to Tangible Property Liability Coverage
- Commercial Property Extension
 - Accounts Receivable
 - Backup of Sewer, Drain or Sump
 - Employee Dishonesty
 - Money & Securities
 - Outdoor Property Hardware
 - Outdoor Property
 - Personal Effects and Property of Others
 - Property in Transit
 - Spoilage
 - Tenant Glass, Fixtures, Permanently Installed Machinery and Equipment
 - Valuable Papers (other than electronic data)

Risk Criteria

- New residential construction limited to 25 per year (15 for CD states)
- NY – no work within the 5 boroughs
- NY – no work in excess of 60 feet
- CO/NY – Class restrictions
- Subcontractors must carry \$1,000,000 occurrence / \$2,000,000 aggregate limits and list the insured as an AI with PNC wording
- Uninsured subcontractors will be rated as employee payroll

Submit – General Liability

- Construction defect claims within the past 3 years
- Single loss greater than \$15,000
- 2 or more losses in prior 3 years – including open claims and claims closed without payment
- Multiple Named Insureds
- Sales in excess of \$2,500,000
- Payroll in excess of \$1,500,000
- Payroll under 30% of sales – if subcontracting code is on the policy, this submit would not apply