



Appetite Guide

EXCLUSIVE Contractors General Liability



General Contractors

- > \$1,250 minimum premium
- > Commercial & residential
- > Homebuilders
- > Paper GC's eligible (100% subcontracted)
- > New ventures eligible
- > Work completed by subcontractors is covered
- > Residential General Contractors with up to \$15 million in annual receipts and up to \$3 million for any given project
- > Commercial General Contractors with up to \$45 million in annual receipts and up to \$15 million for any given project



Artisan Contractors

- > \$500 minimum premium (some class codes higher)
- > Commercial & residential
- > Small to medium-sized contractors
- > New construction
- > Service/Repair/Remodel
- > Up to \$10M in annual sales
- > Up to \$2M in annual payroll
- > Up to 15 employees
- > Significant discounts available for 100% service/repair or remodeling



Target Industries

- > **80+ eligible class codes, including:**
 - Artisan contractors
 - Carpentry
 - Concrete construction
 - Debris removal
 - Dry wall or wallboard installation
 - Electrical work (within building)
 - Excavation
 - Furniture or fixtures (installation in offices or stores) portable metal or wood
 - General contractors
 - Grading of land
 - Handyman
 - Homebuilders
 - HVAC
 - Janitorial services (no floor waxing)
 - Landscape gardening
 - Masonry
 - Painting (exterior) buildings or structures: 3 stories or less in height
 - Painting (interior) buildings or structures
 - Plumbing (commercial and residential)
 - Roofing (no heat applied)
 - Tile, stone, marble, mosaic or terrazzo work (interior construction)
 - Tree trimming



Product Highlights

- > A.M. Best 'A' (Excellent) rating
- > Limits up to \$1,000,000 per occurrence / \$2,000,000 general aggregate
- > Included:
 - Blanket additional insured
 - Primary & non-contributory wording
 - Waiver of subrogation
 - CG 20 37 for completed ops for 100% commercial projects
- > 15% down payment; financing available



AVAILABLE IN ALL STATES, **EXCEPT:**
AK, AL, CO, DE, HI, IA, KY, LA, NY, VA, WV



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