

# CONTRACTORS LIABILITY

From small artisan trades to large general contractors, we deliver reliable market access, fast turnaround, and expert guidance every step of the way.

## TARGET RISKS

### General Contractors

Up to 100% subcontracted (non-roofing)

### Artisan Contractors

Hands-on trade contractors performing specific skilled work

### Remodeling Contractors

Residential or commercial renovations, including interior or structural

### Project Specific

Coverage for individual jobs like custom homes, buildouts, and tenant improvements.

### Owner's Interest

Covers property owners for liability on active construction projects of any size or scope.

## KEY COVERAGE HIGHLIGHTS

- \$2,500 Minimum Premium
- Liability Limits: Up to \$2M with flexible deductibles
- Commercial Property for Buildings; Business Personal Property & Loss of Earnings



SERVICES YOU CAN COUNT ON  
**FAST AND RELIABLE!**

## LINE OF BUSINESS

- General Liability - Monoline or Package options
- Property - TIV up to \$2.5M; may include Equipment Breakdown
- Excess Liability - Lead or Layered excess available
- Inland Marine - Including Equipment and Misc. Tools
- Builder's Risk - Vacant or under renovation properties welcome

## SUBMISSION GUIDELINES

- Completed ACORD 125 & 126 and Contractors questionnaire
- 3+ Years of experience (especially for new ventures)
- Currently valued 3 years of loss runs, or signed No Known Loss Letter
- Detailed project description and scope of work, including subcontractor involvement and usage

## TARGET CLASSES



**CARPENTRY**



**HANDYPERSONS**



**ELECTRICAL**



**LANDSCAPING**



**PLUMBING**



**PAINTING**

\*Contact us for more classes.

**BLANKET  
ADDITIONAL  
INSUREDS!**  
(INCLUDING COMPLETED OPERATIONS)

