

Construction COVERAGE

Coverage Highlights:

- Includes CPL coverage with Mold
- Competitive rates
- Can be silent subsidence
- Covers subcontractor work
- Defense outside possible

Target classes:

General Contractors

- Nationwide (All states except NY, NV, CO, LA)
- Homebuilders – Custom homes preferred. Tract builders up to 25 homes
- Residential and commercial
- Condo and TH risks accepted. (new construction and repair remodel)
- Sweet spot is up to 10mil in revenue. Will accept larger

Sub contractors (inside the envelope)

- Plumbers, HVAC, electrical, etc
- Residential and commercial
- New and repair / remodel
- Excluded are pool contractors, waterproofing, fire sprinkler, elevator, shoring (underpinning and trenching)
- No roofers, framers, foundations

Limits Available:

- Minimum premiums starting at \$4,500
- Minimum retentions starting at \$2,500
- Max limits \$2m/\$2m/\$2m

Environmental COVERAGE

Coverage Highlights

- Alacrity & Crawford approved forms for Restoration
- Acknowledged and acceptable forms for PDR, Rainbow, Service Master, DryChem and others
- Mold covered under CPL as a defined pollutant
- Occurrence or Claims made mold
- Defense inside or out on CPL and GL
- Competitive rates
- Exclusive product (offered on a very limited basis)
- All 50 states except NY.

Target classes

- Small Environmental Contractors & Consultants (less than \$10mil revenue)
- Restoration Contractors and Mold Abatement Contractors
- Stand alone CPL
- Weatherization, Radon, Asbestos & Lead abatement contractors
- UST & AST install and removal
- Groundwater & Soil remediation

Limits and Minimum Premiums

- Capacity of \$10mil for any single risk (Primary & Excess combined)
- Min. premium on package of \$2,500 for \$1m / \$1m limits
- Min. premium on package of \$3,250 for \$1m / \$2m limits
- Min. premium on CPL only \$1,500 for \$1m / \$1m limits, \$1,000 for 250K / 250K limits and \$1,750 for \$1m / \$2m for (Non Environmental Contractors)
- EIL minimum premium is \$5,500