

Program Features

- A IX AM Best Rated
 - Admitted – Texas & Oklahoma
 - E & S – All Other States (except NY & CO)
- 10 % Commission
- ISO 04/13
- Available limits up to \$2M/\$2M/\$2M
- Minimum Deductible, SIR - \$1,000 (contractors)
- Minimum Premium - \$1,000 (contractors - \$5,000)
- Blanket AI, WOS, Primary & Non-Contributory wording available
- GCs & Subcontractors require 5 years prior coverage
- Commercial or Residential Construction including Condo's, Townhomes & Tract homes
- \$5M per project aggregate available
- New Venture considered except on Construction Risks

Submission Requirements

- Acord 125 & 126
- Supplemental App
- Target Premium
- Loss Runs

Featured Classes

- Contractors – Artisan and General Contractors – 100% subs OK
- Associations – HOA, Condo, Townhome – no rental exposure & subject to crime score
- Hotel and B&B – interior entry only
- Habitation – no student housing, no Section 8. Subject to crime score
- Light Manufacturing – machine shops & food
- Auto services – no GKLL
- Restaurants – Fast Food, Taverns, Fine Dining
- Lessors Risk, General Retail & Warehousing
- Installation services
- Schools & Education
- Deli, grocery & convenience stores – no 24 hour
- Truckers
- Social Services
- Vacant

**General
Liability**