



Commercial Excess For Contractors

We offer Excess over New Residential Contractors & Paper General Contractors, in addition to Residential Remodel & Repair and Commercial Contracting in all states except CO & NY.

Overall Contracting Appetite

- \$5M or less in annual gross revenue
- Projects not exceeding 3 stories in height
- Compliance with all state, local or municipal license requirements

New Residential Construction Appetite

- Artisan or general contractors who build or perform work on:
 - Up to 10 homes a year in FL or SC
 - Up to 25 homes a year in all other states
- With an average home value not exceeding \$1M

Paper Contractor Guidelines

- Hold Harmless in favor of applicant
- Applicant has Additional Insured status
- Subcontractors must maintain minimum GL limits of \$1M/\$1M/\$1M

General Prohibits

- CO or NY work
- Uninsured subcontractors
- Insureds with construction defect losses in the last 5 years
- Tract housing
- Condo / Townhome conversions
- Electric utilities or railroad work (as GC or trade)
- Project or construction managers

Target Classes

Carpentry | Drywall | Electrical | Excavation | Executive Supervisors | Grading Of Land
Handyperson | Landscaping | Masonry | Painting | Subcontractors

A.M. Best A+XV Rated Excess & Surplus Lines Carrier with Quality Claim Service