



**GENERAL LIABILITY PROGRAM**

**FOR**

**GENERAL CONTRACTORS**

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**Approved Territory**

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AL, DE, GA, IL, IN, KY, MD, MS, NC, NJ, OH, SC, TN, WV.

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**Eligible Risks**

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The General Contractor Program provides general liability coverage for small to medium-sized general contractors within the approved territory. This includes the following types of residential general contractors with less than \$15,000,000 in annual receipts and less than \$3,000,000 for any given project; commercial general contractors with less than \$45,000,000 in annual receipts and less than \$15,000,000 for any given project:

- A. Residential Home Builders
- B. General Contractors involved in residential or commercial remodeling and tenants' improvements.
- C. Commercial Builders

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**Underwriting Criteria**

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- A. A current copy of the Contractors State Licensing Board is required. It must be confirmed that the license is in good standing.
- B. Currently valued loss runs for the past three (3) years are required with every application, where applicable.
- C. A signed Contractor's Supplemental application must be completed within ten (10) days of binding.
- D. A New Venture Supplemental is required for any new ventures. This includes any insured in business for three (3) years or less.

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**Minimum Premium**

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A. Claims Made.....	\$750
1) AZ, CA, NV, OR, WA.....	\$1,000
B. Occurrence with two (2) year sunset clause.....	\$1,000
1) AZ, CA, NV, OR, WA.....	\$1,250
C. Occurrence with Special Conditions.....	\$1,250
1) AZ, CA, NV, OR, WA.....	\$2,500

Policy and loss control fees are in addition to minimum premiums.

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**Time in Business**

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Applicant will have successfully operated the business for at least three (3) years. New ventures will be considered by providing a summary of prior employment and a minimum of three (3) years experience in the same contracting segment.

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**Subcontractor Percentage**

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Maximum subcontracted percentage..... 100%

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**Maximum Coverage Limits**

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Coverage	Limit
General Aggregate	\$2,000,000
Products Aggregate	\$2,000,000
Per Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Fire Damage Legal Liability	\$100,000
Medical Payment Expense	\$5,000

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**Optional Coverages**

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All optional coverages are fully earned in all states.

A. Additional Insured .....	\$100
B. Blanket Additional Insured .....	\$250
C. Waiver of Subrogation .....	\$100
D. Primary Non-contributory .....	\$100
E. Blanket Primary Non-Contributory .....	\$500