

2023 Product Guide General Liability



Product Highlights

General Liability

About the Product

- · Wide class coverage options, including roofing
- · All carriers are A rated
- Waiver of subrogation included
- Primary wording included
- New venture and lapse in coverage
- · Online self-rater for all classes
- Full limits EIFS coverage available

Key Benefits

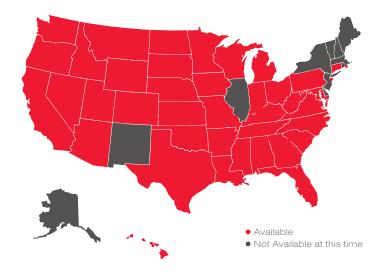
- Roofing Operations Warranty available (allows for full limits open roof & torch down coverage)
- Removal of prior work exclusion available
- Defense outside limits available
- Full limits townhome & condominium coverage available
- Non-admitted with ISO occurrence forms
- ISO coverage forms available, including CG 20 10 and CG 20 37

Class Coverage, Including:

- ► GC (Residential & Commercial)
- ▶ Carpet Cleaning
- ► Concrete Flatwork
- ► Concrete Foundations (No Repair)
- ► Debris Removal/Cleanup
- ▶ Drywall
- ▶ Electrical
- ▶ Excavation
- ▶ Fencing
- ▶ Flooring
- ▶ Framing
- Grading

- ▶ Guniting
- ▶ HVAC
- ► Insulation
- ▶ Janitorial
- ▶ Landscaping
- ▶ Masonry
- ▶ Metal Erection Decorative
- ▶ Metal Erection Structural
- ▶ Painting
- ▶ Paving
- ▶ Plastering
- ► Plumbing (Residential & Commercial)

- ▶ Refrigeration Systems & Equipment
- ► Remodel (Residential & Commercial)
- ► Roofing (Residential & Commercial)
- ▶ Sandblasting
- ► Septic Tank Install, Service & Repair
- ▶ Siding & Decking
- ▶ Sign Install & Repair
- ▶ Solar Install
- Swimming Pool Install
- ▶ Swimming Pool Maintenance
- ▶ Tile & Marble
- ▶ Window/Door Install



Available in Most States

Wherever you are—We offer superior contractor insurance products and customer service that delivers value and protection insurers need. We feature a full array of online tools and a team of experienced underwriters.



Additional Information

General Liability



Ineligible Risks

- Airport contractors
- Environmental cleanup
- Asbestos abatement
- Explosives contractors
- Blasting operations
- Exterminators/fumigators
- New condo/town home construction
- Landscapers w/spraying exposures
- Contract laborers
- Oil lease contractors
- Cranes over 20' (sm. pendant cranes ok)
- Scaffolding/scaffolding erection > 3 stories/30'

- Tracts greater than 15 units
- All mining or quarrying operations
- Tunnel or subway construction
- Construction and/or maintenance of cofferdams
- Amusement park equip. maintenance and/ or installation
- Playground equipment and maintenance operations/sports fields
- Natural gas "fracking" operations
- Caisson or cofferdam work
- Commercial multi-story construction over 3 stories/35'
- Structural and exterior construction over 3 stories/35'

General Liability Team

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