

Products

Commercial General Liability and Excess Liability: Construction Contractors



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Description

General Liability and Excess Liability for commercial and residential contractors.

Territory: Surplus lines markets available in AL, AK, CA, LA, MS, TX and WA. Admitted markets also available.

Coverage

Commercial General Liability and Excess Liability

- \$25,000 minimum premium for commercial contractors
- \$5,000 minimum deductible
- CGL limits \$1/2/2 million
- Excess liability limits available up to \$20 million
- Deductible and Self-Insured Retention plans available

A.M. Best Rating: Various "A" rated carriers*

Target Classes

- | | | |
|-----------------------|--------------------------------------|-------------------------------------|
| • Asphalt | • Excavation/
Underground Utility | • Millwrights |
| • Carpentry | • Framing | • Painters |
| • Commercial Generals | • Grading | • Plastering |
| • Concrete | • HVAC | • Plumbers |
| • Crane Rental | • Insulation | • Remodelers/Tenant
Improvements |
| • Demo/Wrecking | • Masonry/Drywall | • Roofers |
| • Electrical | | • Street and Road |

Submission Requirements:

- 5 year payroll history – payroll history by classification is preferred
- 5 year revenue history
- 5 year currently valued carrier issued loss runs (valued within 120 days of requested effective date)
- 5 year loss summary including description of all incidents
- Current financials (income statement, balance sheet and comments) – audited financials are preferred
- Completed Acord applications

Applications:

Standard Acord applications accepted - supplemental program applications are required.

*A.M. Best ratings range from "A++" (Superior) to "F" (In Liquidation), and ratings from "A++" to "B+" are considered "Secure"