



# Construction Appetite Guide

**MINIMUM PREMIUM:** \$50,000 per policy  
\$4,000 per million

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**CAPACITY:** \$25M XS capacity  
Additional limits for selected classes

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**LINES OF BUSINESS:** General Liability  
Lead Umbrella  
Excess Liability

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## TARGETED CLASSES:

### Practice Policies

- General Contractors
- Trade Contractors

### Projects – Rolling and Single Site

- Owner Controlled Insurance Programs
- Contractor Controlled Insurance Programs
- Project Specific – Interest only

### Projects – Minimum Construction value of \$150M

- Healthcare
  - Infrastructure and Transportation Facilities
  - Entertainment (casinos, etc.)
  - Manufacturing Facilities
  - Higher Education
  - Commercial Buildings (hotels, offices, etc.)
  - Energy
  - Projects that include Tunneling
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## RESTRICTIONS:

NY State – minimum attachment of \$25M

General Contractors – 20% self-performed work with minimum annual receipts of \$50M  
(minimum limits attachment at 2M/4M/4M)

No demolition by implosion

Roofing

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## PROHIBITED CLASSES:

EIFS / Stucco installation

Restoration

Maintenance Wrap-ups (energy, pipeline, etc)

Waterproofing

Wood Frame Construction

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## OTHER CONSTRUCTION PRODUCTS:

Home Builders

Construction Professional Liability

Pollution Liability

# CONTACTS

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