

CONSTRUCTION

MINIMUM PREMIUM:

\$100,000 per policy
\$10,000 per million

CAPACITY:

\$10M XS Capacity
Additional limits for selected classes

LINES OF BUSINESS:

General Liability
Lead Umbrella
Excess Liability

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
- Entertainment (casinos, etc.)
- Manufacturing Facilities
- Higher Education
- Commercial Buildings (hotels, offices, etc.)
- Energy
- Projects that include Tunneling

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

PROHIBITED CLASSES:

EIFS / Stucco installation
Restoration
Maintenance Wrap-ups (energy, pipeline, etc)
Waterproofing
Wood Frame Construction

OTHER CONSTRUCTION PRODUCTS:

Home Builders
Construction Professional Liability
Pollution Liability

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BHSI

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