

# **New York Contractors**

The Casualty & Professional Brokerage Division offers Excess coverage for New York Contractors.

## **Coverage Offered**

- > Excess Lability follow form including Excess Auto
- > Occurrence coverage form
- > Defense in addition to the limits of insurance
- > Extended Completed Operations coverage on project-specific policies

## **Risk Appetite**

- > General Contractors and Trade Contractors with operations in New York State
- > Practice and project-specific policies
- > Most competitive on accounts with revenue less than \$25,000,000
- > Capacity within the lead \$5,000,000
- > Minimum GL attachment point of 1M / 2M / 1M / 1M

### **Eligible Exposures**

- > Dry wall installation > Masonry work
- > Electrical work
- > Painting
- > Elevator work
- > Plumbing
- > Ground-up construction
- > Roofing
- > Gut renovation
- ...And more
- > Interior renovation



## **Submission Requirements**

- > ACORD application
- > Signed and dated Contractor's supplemental application
- > Seven years of currently valued loss runs
- > Five largest completed projects and a list of current projects (project description, location, duration, and cost)
- > Underlying General Liability quote with complete schedule of endorsements
- > Details on contractual risk transfer, controls, and procedures (copies of recently executed contracts)





## **Limits Available**

- > General Liability
  - \$2,000,000 per occurrence
- > Products Liability
  - \$2,000,000 per occurrence
- > Limited Product Withdrawal Expense Coverage
  - Option of \$100,000 each withdrawal / aggregate

## **Excess Limits**

> Up to \$5,000,000 in Excess limits available

#### **CONTACTS**

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### www.generalstar.com

General Star National Insurance Company is licensed in all states, the District of Columbia and Puerto Rico. General Star National Insurance Company has its principal place of business in Stamford, CT and operates under NAIC Number 0031-11967. General Star Indemnity Company is an eligible surplus lines insurer in all states, the District of Columbia, Puerto Rico and the Virgin Islands. It has the status as an unlicensed insurer in California and operates under NAIC Number 0031-37362. Insurance is placed with the General Star companies by licensed producers and, for risks that qualify, by licensed surplus lines brokers.