

# Excess NY Construction



## Coverage Offered

- Excess Liability 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 \$25M
- Minimum GL attachment point of 1M/2M/1M/1M
- Up to \$5M in Excess limits available

## 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)

## Eligible Exposures

- Ground-up Construction
- Interior Renovation
- Gut Renovation
- Masonry
- Roofing
- Electrical
- Plumbing
- Painting
- Elevators

## Ineligible Exposures

- Street, Road, Tunnel, Bridge, or Elevated Highways
- Pools
- Scaffolding
- Crane Operators
- Fire Suppression Contractors
- Demolition
- Environmental Remediations

A++  
A.M. Best

AA+  
Standard & Poor's

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