



# WHOLESALE EXCESS CONSTRUCTION PRACTICE OR PROJECT POLICY

## COVERAGE & CAPACITY:

- Excess Liability: up to \$5M in limits
- Follow Form:
  - Per Project Aggregate
  - Additional Insured, Primary Non-Contributory, Waiver of Subrogation
- Minimum Premium: \$10,000

## TARGET RISKS:

- General Contractors
- Artisan Trade Contractors including:
  - Drywall
  - Electrical
  - Tenant Improvement/TIB
  - HVAC/Plumbing
  - Painting Contractors
  - Concrete Contractors – low-mid rise
  - Steel Contractors – low-mid rise
  - Driveway/Parking Lot Contractors
  - Rural Street and Road Work

## ELIGIBLE CLASSES:

- Commercial and Residential Contractors
- Non-Wrap-Up Project Specific

- Water and Sewer Main Contractors
- Residential Contractors:
  - New Apartment Construction:
    - Less than 500 units
    - Less than 5 stories
  - New Townhome, Single Family, Duplex/Triplex:
    - Less than 11 units
  - Artisan Trade Contractors for all types



## INELIGIBLE CLASSES:

- Non-Construction Risks
- Condo or Tract Construction with greater than 20 units
- Construction Wrap Up Policies
- Heavy civil, including:
  - Dam, levee, pier, reservoir
  - Highway, freeway, bridges
  - Slope restoration/erosion control
  - Deep Excavation
- Urban Street and Road
- Oil or Gas Drilling and Fracking
- Transmission line or vegetation management work for CA Utilities
- Traffic Signal / Directional Drilling
- EIFS / Waterproofing / Curtain Wall / Fire Suppression
- Roofing Contractors
- Scaffolding Contractors
- Equipment Rental

## SUBMISSION REQUIREMENTS:

- Named insureds / description of operations
- Contractors: Revenue, payroll, subcontracting costs, auto fleet
- Contractors Supplemental – inc. list of current work and largest past jobs
- Details on residential work (inc. apartments)
  - % of work, max units and stories
- 5 yr. min loss history – unless new venture contractors
- Underlying quotes

## TERRITORIES:

- Admitted (Palomar Specialty Insurance Company paper) in CA, AZ and NV
- Excluded: risks primarily operating in NY, FL, GA, AL, MS, TX or NM
- Non-Admitted (Palomar Excess and Surplus Insurance Company paper) in all other states

## CONTACT INFO:

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