



WHOLESALE PRIMARY CONSTRUCTION PRACTICE POLICY

COVERAGE & CAPACITY:

- **General Liability: \$1M/\$2M/\$2M**
 - Blanket AI forms, including Primary Non-Contributory and Waiver of Subrogation
 - Uncapped Per Project Aggregate
 - Minimum Premium: \$10,000
- **Business Auto: \$1M CSL (with bound GL policy)**
 - Symbol 1 Liability available
 - Symbol 7 Comprehensive and Collision
 - Hired and Nonowned Liability
 - Minimum premium - \$10,000
 - Less than 50 units, no more than 5 extra heavy or larger

ELIGIBLE CLASSES:

- Commercial and Residential Contractors

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
 - Water and Sewer Main Contractors
- Residential Contractors:
 - New Apartment Construction
 - New Townhome, Single Family, Duplex/Triplex
 - Artisan Trade Contractors
- New Apartment Construction:
 - Less than 500 units
 - Less than 5 stories
- New Townhome, Single Family, Duplex/Triplex:
 - Less than 11 units
- Residential 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
- 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
- Auto Fleet Listing (excel preferred) with year, make, model, VIN, class, radius and original cost new

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

CONTACT INFO:

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