

PRIMARY CASUALTY GENERAL LIABILITY/EXCESS/PROJECTS

COVERAGE & CAPACITY:

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| <ul style="list-style-type: none">• General Liability:
\$1M/\$2M/\$2M<ul style="list-style-type: none">• Blanket AI forms, including Primary Non-Contributory and Waiver of Subrogation• Uncapped Per Project Aggregate• Minimum Premium: \$15,000 | <ul style="list-style-type: none">• Project Specific:
\$1M/\$2M/\$2M<ul style="list-style-type: none">• General Liability for Owners and/or General Contractor• Extended Completed Operations through the statute of limitations• Minimum Premium: \$25,000 | <ul style="list-style-type: none">• Excess Liability: Up to \$5M in Limits<ul style="list-style-type: none">• Follow Form:<ul style="list-style-type: none">• Per Project Aggregate• Additional Insured, Primary Non-Contributory, Waiver of Subrogation• Minimum Premium: \$10,000 |
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ELIGIBLE CLASSES:

- Commercial and Residential Contractors

TARGET RISKS:

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| <ul style="list-style-type: none">• General Contractors• Artisan Trade Contractors including:<ul style="list-style-type: none">• 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 | <ul style="list-style-type: none">• Residential Contractors:<ul style="list-style-type: none">• New and Remodel/Repair for Apartments, Single Family, Duplex/Triplex• Condo/Townhome for individual unit owners• New Apartment Construction:<ul style="list-style-type: none">• Less than 500 units• Less than 4 stories of wood-frame construction• New Single Family, Duplex/Triplex<ul style="list-style-type: none">• Under \$2M in construction value• Residential Artisan Trade Contractors – targeting interior work only |
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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
- 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
- Copy of executed subcontractor agreement

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

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