



Sample of Eligible Classes:

- Carpentry NOC, Interior or Shop
- CATV/alarm installation (no monitoring)
- Cell Tower & Antenna Installation, Repair
- Concrete Construction
- **Custom Home Builders**
- Demolition (no explosives, no ball/chain)
- Drilling (no oil or gas) & Horizontal Boring
- Drywall, Plastering, Insulation work
- Electrical Work (no power line construction)
- Excavating and Grading
- Fence Installation
- Fire/Water/Smoke Damage Restoration
- Foundation Repair, Shoring, Underpinning, Pile Driving
- Glass/glazing work,
- HVAC Including Sheet Metal, Refrigeration
- Lawn Service/Landscaping
- Masonry
- Painting/Paper Hanging
- Plumbing (no process piping)
- Remodeling Contractors (resi & comm)
- Roofers
- Solar Energy Contractors
- Structural & Non-Structural Metal Erection
- Swimming Pool Constr., Guniting & Shot-Crete
- Terrazzo, Tile Marble & Mosaic work
- Water/Sewer/Gas Main Construction
- Waterproofing

Paper: Houston Specialty Insurance Company, Oklahoma Specialty Insurance Company (TX only) (Non-Admitted, Best's Rating of A- IX)

The Basics:
 Minimum premium: \$750
 No deductible/SIR
 Follow Form policy
 No Auto Liability
 Underlying GL must be written with TSR
 15% commission
 \$250 policy fee
**** Can be written over every construction class**
TSR writes on the Primary GL **

Territory: All except HI, IA, NH, NY, RI, WV, & CO*
*no new residential work

Policy Form: CX 00 01 04 13, Occurrence form

Policy Limits: Up to \$5M

Coverages Available:

Employee Benefits Liability (EBL) @Policy Limit
Stop Gap @ Policy Limit

Submission Requirements:

- Completed ACORD 125, 126, 131
- Completed Supplemental application with payroll by class/sub costs by trade & percentage
- Minimum of 4 years currently valued loss runs (unless new venture –must have adequate industry experience)
- Upcoming projects, # of home starts, etc.

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Talk to your underwriter about our new Contractors Pollution Liability Program.
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Sample of Ineligible Classes:

- Asbestos/Lead Abatement Contractors
- Blasting Contractors
- Bridge & Highway Construction
- Condo/Townhome/Tract new construction
- Contractors Working for developers
- Elevator installation/service/repair
- Energy Related Risks
- Fire Sprinkler Contractors or any alarm monitoring
- Any Involvement in Refinery, Chemical, Petrochemical Plants
- Marine Construction
- Paper GC's
- Playground Construction
- Project Management for a fee
- Project-specific
- Sand & gravel haulers
- Scaffolding Construction
- Street & road contractors or any risk subject to the DOT
- Waste haulers
- Window cleaners over 3 stories
- Wraps/OCIP

Helpful Notes:

- Custom Home Builders up to 10 starts per year (no spec homes or tract homes)
- No **new** condo/townhome/tract work or any work for a COA/TOA/HOA. We will consider repair/remodel work for an individual unit owner
- EIFS works for commercial only
- Roofers up to 3 stories
- Blanket AI, PNC, WOS are follow form
- 50% maximum sub costs as a percentage of gross receipts for any new or resi construction
- 70% maximum sub costs as a percentage of gross receipts for Commercial TIB work

President:

Brad Tennant BTennant@tenant-risk.com x. 1

Underwriting Staff:

Larry Peterson LPeterson@tenant-risk.com x. 2
 Don Carr DCarr@tenant-risk.com x. 6
 Carrie Booker CBooker@tenant-risk.com x. 3
 Jessie Berger JSwieter@tenant-risk.com x. 212
 Sarah Bahn SBahn@tenant-risk.com x. 8
 Cresson Berger CBerger@tenant-risk.com x. 213