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Tennant special risk

The Subcontractors' Resource

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

General Liability

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The Basic:

- Minimum premium: \$5,000
- Minimum deductible: \$0
- 50% maximum subbed work for any new or residential construction for artisan trades
- 70% maximum subbed work for 100% Commercial TIB work & Custom Home Builders (must retain some direct construction payroll)
- New ventures considered with acceptable industry experience & confirmation of jobs lined up

Territory: All except AK, HI, IA, NH, NY, RI, WV, & CO*

*no new resi work EXCEPT custom home builders

Policy Form: GL ISO 2007 Occurrence Form
OCP ISO 2007 Occurrence Form

Policy Limits: Up to \$1/2/2 (ask about our follow form excess for higher limits)

Sub-limits Available:

@\$25K/\$50K/\$100K (per occurrence & aggregate)

- Contractor's Site Pollution (CPL)
- Pesticide/Herbicide Applicator Coverage
- Landscape & Arborists Physical Damage
- Special Property Coverage (CCC)
- Swimming Pool Pop-Up

Employee Benefits Liability (EBL) @Policy Limit

Stop Gap @ Policy Limit

Per Project Aggregate capped at \$4M max.

Subsidence Limits up to \$1M for certain classes

Submission Requirements:

-) Completed ACORD 125 & 126
-) Completed Supplemental application with payroll by class/sub costs by trade & percentage
-) Upcoming projects, # of home starts, etc.

Rev. 7/19/17

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

Sample of Eligible Classes:

-) Carpentry NOC, Interior or Shop
-) CATV, CCTV, alarm & communications installation with 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
-) Fireproofing
-) Flooring Contractor
-) Foundation Repair, Shoring, Underpinning, Pile Driving
-) HVAC Including Sheet Metal, Refrigeration
-) Lawn Service/Landscaping
-) Masonry
-) Painting/Paper Hanging
-) Plumbing (no process piping)
-) Remodeling Contractors (resi & comm)
-) Roofers
-) Solar Energy Contractors
-) Stucco Contractors
-) Structural & Non-Structural Metal Erection
-) Swimming Pool Constr., Gunite & Shot-Crete
-) Tile & Marble Contractors
-) Water/Sewer/Gas Main Construction
-) Waterproofing

Send all submissions to
clearance@tenant-risk.com
& be sure to cc your underwriter.

Helpful Notes:

- Apartments are usually considered commercial
- Custom Home Builders up to 15 starts per year
- No new condo/townhome/tract work however we will consider repair/remodel work for the individual unit owner; no work for any COA/TOA/HOA
- No tract home builders
- EIFS works for commercial only
- Roofers up to 3 stories
- No offsite AI's for Wraps**
- Blanket AI, PNC, WOS available
- No CG 2010 11/85
- No Hired & Non-Owned Auto

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
-) Janitorial contractors or exterior window cleaners over 3 stories
-) 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
-) Wraps/OCIP