



Tennant special risk

The Subcontractors' Resource

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General Liability - Advantage Program

The Basic:

- Minimum premium: **\$3,500**
- 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

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

Sub-limits Available:

Employee Benefits Liability (EBL) @Policy Limit

Stop Gap @ Policy Limit

Per Project Aggregate capped at **\$3M max.**

Subsidence Limits **up to \$100,000 for certain classes**

Required Exclusions / Forms

Total Pollution Exclusion with Hostile Fire Exception

Hot Work Exclusion

Damage to Subs Work Exclusion

Exclusion Injury to Contractors or Subcontractors

Punitive Damages Exclusion

Paper: Houston Specialty Insurance Company

(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
- Structural & Non-Structural Metal Erection
- Swimming Pool Constr., Gunite & Shot-Crete
- Tile & Marble Contractors
- Water/Sewer/Gas Main Construction
- Waterproofing

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Helpful Notes:

- Apartments are usually considered commercial
- Custom Home Builders up to 15 starts per year
- **Repair/remodel work for the individual unit owner; no work for any COA/TOA/HOA**
- Roofers up to **3 stories**
- **No offsite AI's for Wraps**
- **Blanket AI, PNC, WOS automatically applied**
- **No automatic Total Prior Work Exclusion**
- **No class code or business description limitation**
- No Hired & Non-Owned Auto

Sample of Ineligible Classes:

- Asbestos/Lead Abatement Contractors
- Any Involvement in Refinery, Chemical, Petrochemical or Energy Plants, **Hospitals or Medical Facilities**
- Boiler installation/service/repair
- Blasting Contractors
- Bridge & Highway Construction
- **Condo/Townhome/Tract new construction**
- Contractors Working for developers
- Elevator installation/service/repair
- Fire Sprinkler Contractors or any alarm monitoring
- Janitorial contractors or exterior window cleaners over 3 stories
- Residential EIFS work
- Marine Construction
- Paper GC's/Project Management for a fee
- Playground Construction
- Project-specific
- Sand & gravel haulers, Waste haulers
- **Scaffolding Construction**
- **Street & road contractors/DOT work**
- Wraps/OCIP

Submission Requirements:

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