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# Tennant special risk

## The Subcontractors' Resource

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**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

**General:**

- 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
- New ventures considered with acceptable industry experience

**Sample of Eligible Classes:**

- Carpentry NOC, Interior, Shop and Flooring
- Concrete Construction
- **Custom Home Builders**
- Drilling (no oil or gas) & Horizontal Boring
- Drywall, Plastering, Insulation work
- Electrical Work (no power line construction)
- Excavating and Grading
- Foundation, Shoring, Underpinning, Pile Driving
- HVAC Including Sheet Metal, Refrigeration
- Plumbing (no process piping)
- Roofers
- Solar Energy Contractors
- Swimming Pool Constr., Guniting & Shot-Crete

**Sample of Ineligible Classes:**

- Any Involvement in Refinery, Chemical, Petrochemical or Energy Plants, **Hospitals or Medical Facilities**
- Boiler installation/service/repair
- Bridge & Highway Construction
- **Condo/Townhome/Tract new construction**
- Fire Sprinkler Contractors or any alarm monitoring
- Paper GC's/Project Management for a fee
- Sand & gravel haulers, Waste haulers
- **Scaffolding Construction**
- **Street & road contractors/DOT work**

### Elite Program

**Paper:** **Houston Specialty Insurance Company**

(Non-Admitted, Best's Rating of A- IX)

**The Basics:**

Minimum premium: **\$5,000** Fee \$500

**Blanket AI, PNC, WOS automatically applied**

**EIFS works for commercial only**

**Hot Work Acceptable**

**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

Per Project Aggregate capped at **\$5M max.**

Subsidence Limits **up to \$1M for certain classes**

Employee Benefits Liability (EBL) @Policy Limit

Stop Gap @ Policy Limit

### Advantage Program

**Paper:** **Houston Specialty Insurance Company**

(Non-Admitted, Best's Rating of A- IX)

**The Basics:**

Minimum premium: **\$3,500** Fee \$350 up to \$15,000 GWP

**Blanket AI, PNC, WOS automatically applied**

**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**

**Sub-limits Available:**

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

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

Employee Benefits Liability (EBL) @Policy Limit

Stop Gap @ Policy Limit