



Tennant special risk

The Subcontractors' Resource

Underwriters:

Larry Peterson	LPeterson@tennant-risk.com	x. 2
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Underwriters:

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Donna DiGregorio	DDiGregorio@tennant-risk.com	x. 210

General Liability - Elite Program

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., Guniting & Shot-Crete
- Tile & Marble Contractors
- Water/Sewer/Gas Main Construction
- Waterproofing

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claims@tennant-risk.com

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 **\$5M max.**

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

Submission Requirements:

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

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**
- **EIFS works for commercial only**
- 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



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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*

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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

Submission Requirements:

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

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- Sand & gravel haulers, Waste haulers
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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.**

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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