



## COMMERCIAL GENERAL LIABILITY PROGRAM

### For Artisan Contractors

### Written on Admitted Paper in NY, NJ & PA

#### OVERVIEW

ANE® in partnership with Patriot Underwriters offers access to our member agencies access to this admitted product for Artisan Contractors seeking General Liability coverage. Coverage is available for risks in the States of New York, New Jersey and Pennsylvania. The product is underwritten by a carrier rated A-IX, Excellent by A.M. Best.

#### TARGET CLASSES

- Carpenters
- Plumbers
- Electrical Apparatus Installation
- Electrical Contractors
- Refrigeration Equipment
- Furniture and Fixture Installation
- Glass Dealers/Glaziers
- Interior Metal Erection (No Structural)
- Drywall Contractors
- Interior Painting Contractors
- HVAC Contractor (Sheet Metal)
- Appliance Installation
- Ceiling & Wall Installation
- Floor Covering Installation
- Tile, Stone, Marble or Terrazzo Work

#### COMMERCIAL GENERAL LIABILITY COVERAGE

- Primary Limits \$1,000,000/\$2,000,000 occurrence/aggregate (\$2mil/\$4mil Optional)
- Blanket Additional Insured, Waiver of Subrogation & Primary & Non-Contributory Wording
- Per Project Aggregate - \$10M all policy aggregate
- No Exclusion on New Construction
- No Action Over Exclusion
- Will Consider Residential Exposure
- Various Deductible - Starting at \$5,000
- Subcontract Cost Less Than 25%
- In House Loss Control Services



#### SUBMISSIONS – SEND TO SRP VIA EMAIL - [submissions@srpins.com](mailto:submissions@srpins.com)

To qualify for the program, agents need to submit:

- Minimum Premium – \$25,000
- Application – A completed ACORD 125 & 126 - General Liability application.
- Supplemental Application – Complete Falls Lake Contractors supplemental application.
- Subcontractor Agreement – Executed subcontractor agreement including all indemnification requirements.
- Premium & Loss Runs – Previous carrier premium, target premium & five years of currently valued loss history. Any losses over \$50,000 must provide detail description with supporting documentation.