

Contractors Liability

General Liability & Umbrella/Excess



For commercial or residential contractors, obtaining coverage can be as difficult as erecting a bridge or skyscraper. Whether your client is a general contractor or artisan contractor building commercial or residential properties, we have the expertise you need. We can construct unique programs including owner interest policies and comprehensive environmental liability solutions.

Target Classes

Industrial Construction. Cell phone tower erection, oil field contractor

Commercial Construction. Office buildings, streets and roads, water/sewer mains, schools, apartments, roofers, snow plowing

Residential Construction. Home builders, artisan contractors, general contractors, restoration contractors, condominium construction, roofers

Owner's Interest. Covers the owner for construction projects (includes 24-hour premises coverage)

We can tailor your insured's needs to cover such important issues as:

Blanket Contractual/Additional Insured
Products Completed Operations
Per Project / Job Aggregates
Third Party Action Over (NY)
Waiver of Subrogation
Primary & Non-Contributory
Owner/Contractor Protective (OCP)
Contractors Pollution Liability
Railroad Protective

Successes

Roofing Contractor	GL/Excess - \$445,000
Water Main Construction	GL - \$44,000
GC for New Apartment Complex	GL - \$25,000
Home Builder	GL/Excess - \$134,000
Waterproofer	GL - \$70,000
Bridge Contractor	GL - \$40,000
School Contractor	Umbrella \$24,000

Minimum Premiums starting at \$7,500 for GL and \$1,000 for Umbrella/Excess.

For more information, contact,

Patti Roth	Patricia_Roth@shsmith.com
Jason Lukens	Jason_Lukens@shsmith.com
Seth Amendola	Seth_Amendola@shsmith.com
Hamilton Smith	Hamilton_Smith@shsmith.com
860-561-3600	
800-561-0168	

Submission Requirements

Five years currently valued carrier loss runs, Acord applications, copy of contracts (if any), and a contractor's supplemental application. Supplemental applications are available at www.shsmith.com.

 **S.H. Smith & Company, Inc.**

Offices in: Connecticut, Massachusetts, Minnesota, New York, Ohio, Florida
www.shsmith.com

Contractors Liability

Markets

Primary Casualty Markets

ACE/Westchester
Admiral Insurance, Co.
AIG
American Empire
Arch
Argonaut
Axis
Berkley
Catlin
Colony Insurance
Crum & Forster
Endurance
First Mercury
Gemini
Great American E&S
Gotham Insurance
Lexington Insurance
Liberty International
Maxum
Nautilus
RLI Insurance Co./Mt. Hawley
RSUI/Landmark American
Scottsdale
U.S. Liability Insurance
Zurich/Steadfast

Excess Casualty Markets

ACE/Westchester
AIG
Allied World Assurance Co.
American Empire
Arch
Argonaut
Axis
Catlin
Colony Insurance
Crum & Forster
Endurance
Essex
Evanston Insurance Co.
Everest/CVStarr
Fireman's Fund
General Star
Great American E&S
Lexington Insurance
Liberty International
Maxum
National Union
Navigators
RLI Insurance Co./Mt. Hawley
RSUI/Landmark American
Scottsdale
St. Paul / Travelers
U. S. Liability Insurance Co
XL Capital
Zurich



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