



Construction Appetite Guide

MINIMUM PREMIUM: \$50,000 per policy
\$4,000 per million

CAPACITY: \$25M XS capacity
Additional limits for selected classes

LINES OF BUSINESS: General Liability
Lead Umbrella
Excess Liability

TARGETED CLASSES:

Practice Policies

- General Contractors
- Trade Contractors

Projects – Rolling and Single Site

- Owner Controlled Insurance Programs
- Contractor Controlled Insurance Programs
- Project Specific – Interest only

Projects – Minimum Construction value of \$150M

- Healthcare
 - Infrastructure and Transportation Facilities
 - Entertainment (casinos, etc.)
 - Manufacturing Facilities
 - Higher Education
 - Commercial Buildings (hotels, offices, etc.)
 - Energy
 - Projects that include Tunneling
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RESTRICTIONS:

NY State – minimum attachment of \$25M

General Contractors – 20% self-performed work with minimum annual receipts of \$50M
(minimum limits attachment at 2M/4M/4M)

No demolition by implosion

Roofing

PROHIBITED CLASSES:

EIFS / Stucco installation

Restoration

Maintenance Wrap-ups (energy, pipeline, etc)

Waterproofing

Wood Frame Construction

OTHER CONSTRUCTION PRODUCTS:

Home Builders

Construction Professional Liability

Pollution Liability

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