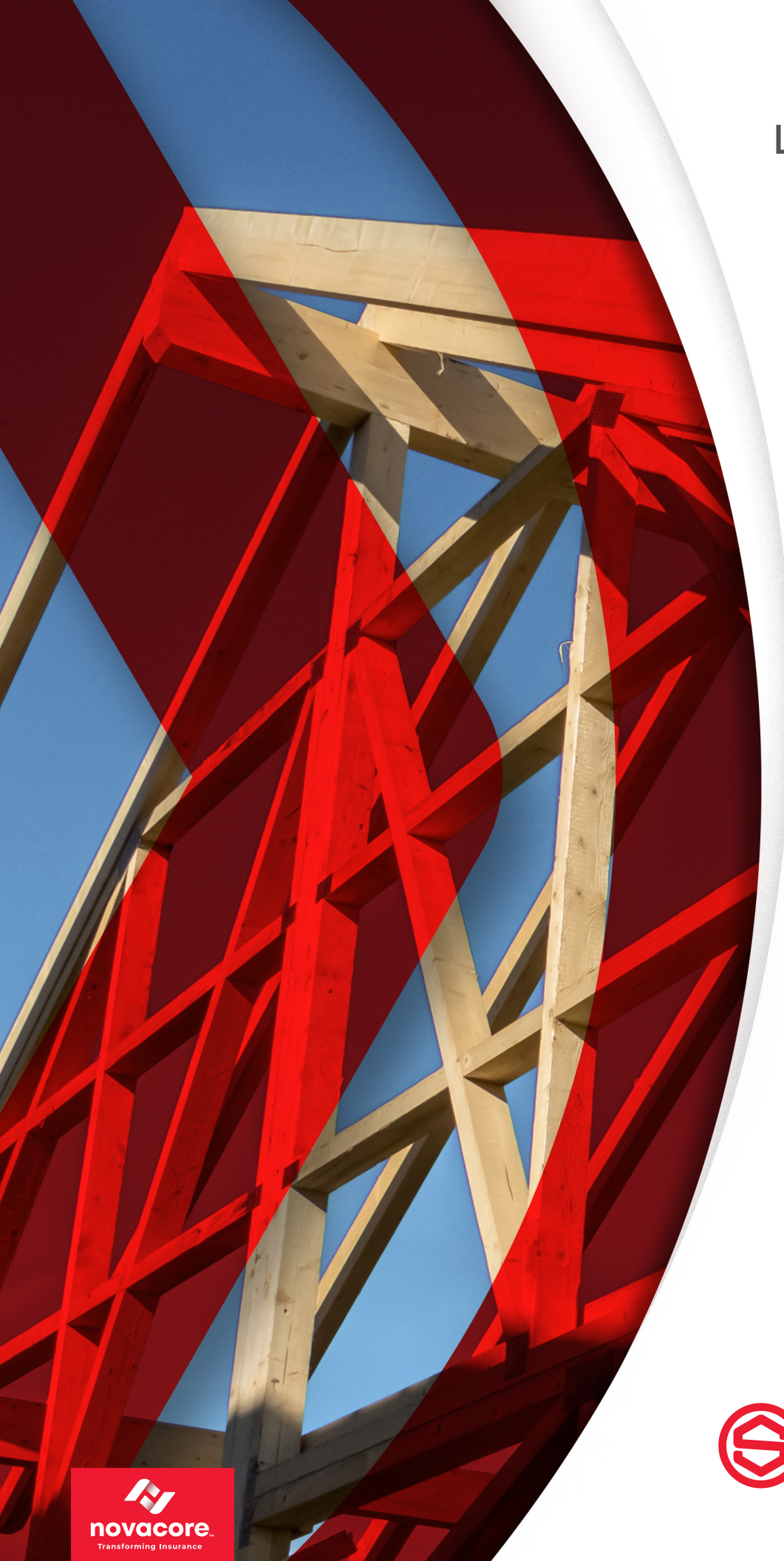


2026 Product Guide

Large Contractor General Liability



Product Highlights

Middle Market General Liability

About the Product

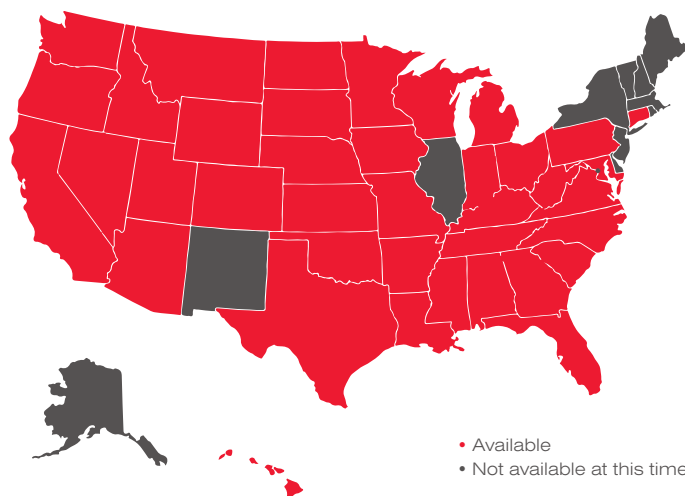
- Extensive Contractor Class Coverage, Including Roofers and GCs
- AM Best A- Excellent Rated Carrier
- Most Blanket Endorsements Included
- Additional Coverage Options Available (EBL, CPL, & IM)
- Online Self-Rater for all classes
- Up to \$1M/\$2M/\$2M GL Limits Available (excess options available, ask underwriter for details)

Key Benefits

- Roofing Operations Warranty Included (allows for full limits open roof & hot torch down coverage)
- Prior Work, Defense Outside, and Action Over Included
- Up to \$300,000 in Damage to Rented Premises Coverage
- Full Limits Town Home & Condominium Coverage Included (no new ground up exposures)
- Max Height Exposure, 50' or 5 Stories
- ISO Coverage Forms Available, Including CG 20 10 and CG 20 37

Class Coverage, Including:

- ▶ GC (Residential & Commercial)
- ▶ Carpet Cleaning
- ▶ Concrete Flatwork
- ▶ Concrete Foundations (No Repair)
- ▶ Debris Removal/Cleanup
- ▶ Drywall
- ▶ Electrical
- ▶ Excavation
- ▶ Fencing
- ▶ Flooring
- ▶ Framing
- ▶ Grading
- ▶ HVAC
- ▶ Insulation
- ▶ Janitorial
- ▶ Landscaping
- ▶ Masonry
- ▶ Metal Erection - Decorative
- ▶ Metal Erection - Structural
- ▶ Painting
- ▶ Paving
- ▶ Plumbing (Residential & Commercial)
- ▶ Refrigeration Systems & Equipment
- ▶ Remodel (Residential & Commercial)
- ▶ Roofing (Residential & Commercial)
- ▶ Sandblasting
- ▶ Septic Tank Install, Service & Repair
- ▶ Siding & Decking
- ▶ Sign Install & Repair
- ▶ Solar Install
- ▶ Swimming Pool Maintenance
- ▶ Tile & Marble
- ▶ Window/Door Install



Available in Most States

Wherever you are—we offer superior contractor insurance products and customer service that delivers value and protection insurers need. We feature a full array of online tools and a team of experienced underwriters.





Additional Information

Middle Market General Liability

Ineligible Risks

- Airport contractors
- Environmental cleanup
- Asbestos abatement
- Explosives contractors
- Blasting operations
- Exterminators/fumigators
- New condo/town home construction
- Landscapers w/spraying exposures
- Contract laborers
- Oil lease contractors
- Cranes over 20' (sm. pendant cranes ok)
- Scaffolding/scaffolding erection > 5 stories/50'
- Tracts greater than 15 units
- All mining or quarrying operations
- Tunnel or subway construction
- Construction and/or maintenance of cofferdams
- Amusement park equip. maintenance and/or installation
- Playground equipment and maintenance operations/sports fields
- Natural gas "fracking" operations
- Caisson or cofferdam work
- Commercial multi-story construction over 5 stories/50'
- Structural and exterior construction over 5 stories/50'

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