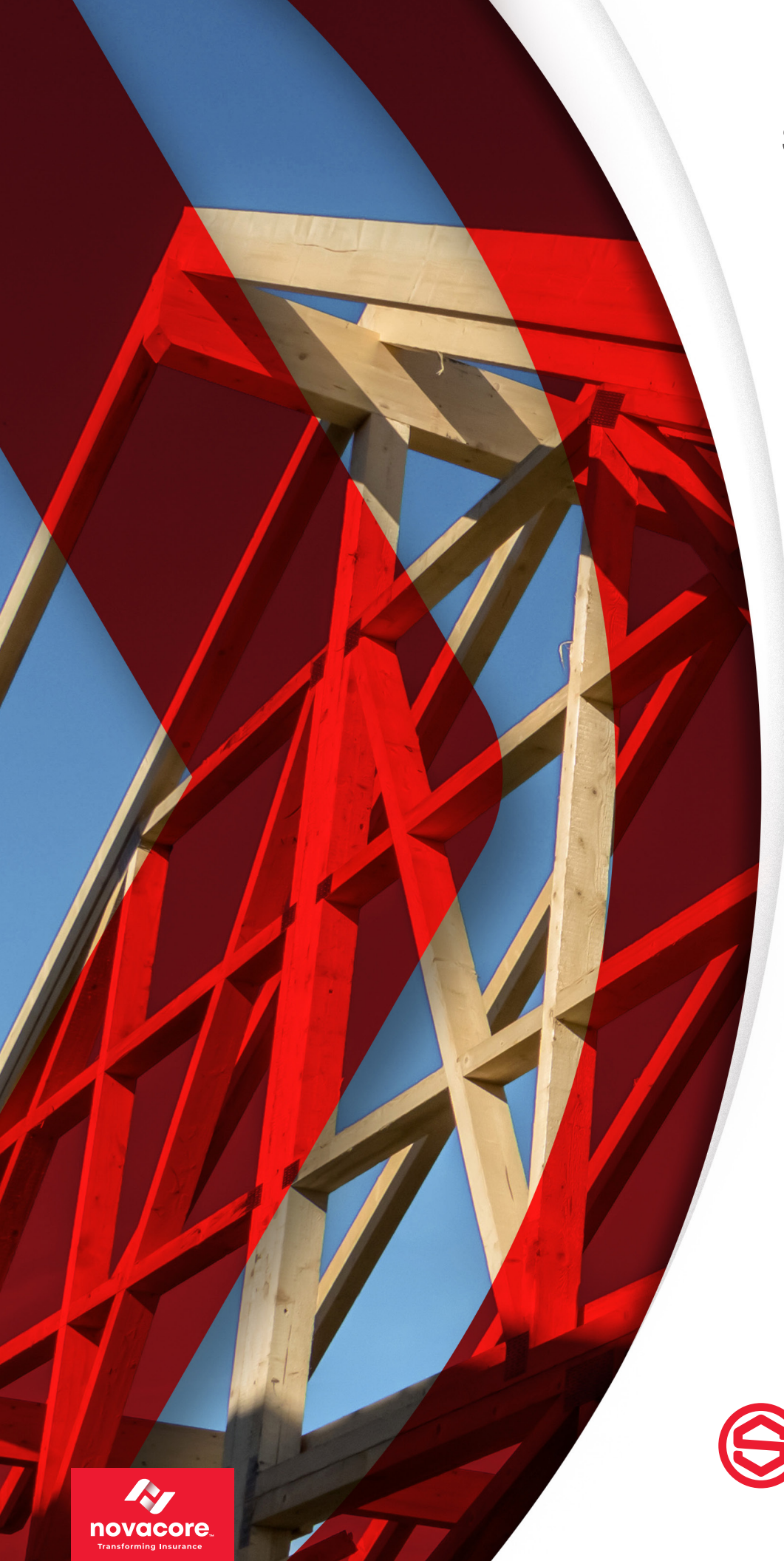


2026 Product Guide

# Small Contractor General Liability



# Product Highlights

## General Liability

### About the Product

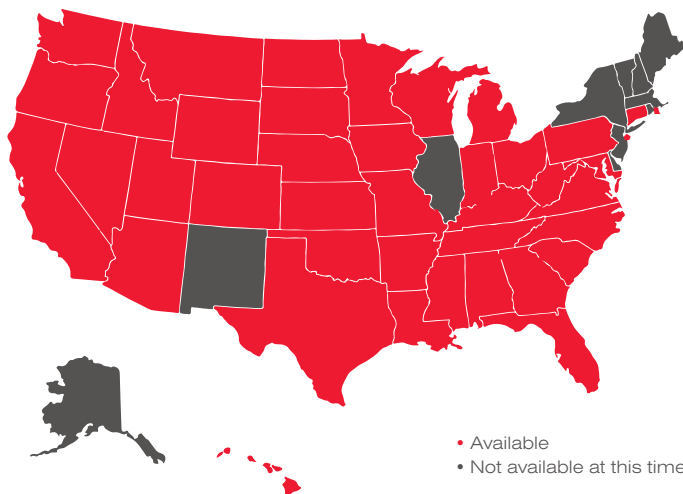
- Wide class coverage options, including roofing
- All carriers are A rated
- Blanket additional insured included
- Waiver of subrogation included
- Primary wording included
- New venture and lapse in coverage
- Online self-rater for all classes

### Key Benefits

- Roofing Operations Warranty available (allows for full limits open roof & torch down coverage)
- Removal of prior work exclusion available
- Defense outside limits available
- Full limits townhome & condominium coverage available
- Non-admitted with ISO occurrence forms
- 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

## 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 > 3 stories/30'
- 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 3 stories/35'
- Structural and exterior construction over 3 stories/35'

### General Liability Team

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