

## Foresight Now Offering General Liability\* & Excess Liability for Specialty Contractors

Written on AM Best A- (Excellent) paper

Submit risks now at [getforesight.com/submissions](https://getforesight.com/submissions)



### Target Contractor Operations (Commercial & Residential)

Homebuilders (Max 25 new starts per year, no home over \$5M in construction costs)  
Infrastructure or Site Work (Excavation, utilities, grading, etc.)  
General Contractors / Paper GC's (No ground-up Condos/Townhomes/Tract homes)  
Telecommunication contractors  
Steel erection contractors  
Concrete contractors  
Electrical contractors  
Wrecking & Demolition (No blasting, no explosives, no wrecking ball)  
Equipment installation, service, and repair (no rental or auto parts)  
Remodelers  
Residential Roofers (Up to 25% commercial roofing allowed in most states, up to 10% heat application)  
Welders  
Drywall and Plastering  
Landscaping & hardscaping contractors  
Pool construction & maintenance  
Street and road work (No major bridges or overpasses)



### Ineligible Contractor Operations

Plumbing and HVAC in CA  
Crane Operators and Servicing  
Construction Managers or Project-Specific Policies (OCIPS, CCIPs, Wraps)  
Pollution or Professional Liability coverages  
Employee staffing and labor contractors  
Glaziers  
GC's for ground-up Condo/Townhome/Tract home construction  
Florida Contractors  
Janitorial Services Contractors



### Excess Liability Underwriting Considerations

Supported excess only – up to a \$5M limit in most states (\$2M in TX)  
Product Liability risks are acceptable but must be construction-related  
No New York exposures  
No bars, taverns, trampoline parks, or amusement risks  
No habitational risks  
Underlying Auto Liability premium must be less than the Underlying GL premium (No auto dominated risks)

### Minimum Premiums/Rates

**Minimum Premium:** \$5,000 (varies based on risk/venue)

**Directional Drilling / Boring:** \$25K Min Premium with a \$10K deductible

**Subcontracted Roofing:** \$10.00 rate (varies based on risk/venue) / \$10K Minimum Premium

**Self-Performed Roofing:** \$12.50 rate (varies based on risk/venue) / \$10K Minimum Premium

### Coverage Considerations

- Blanket AI, WoS, PNC, and Completed Ops
- ISO Coverage Forms
- Per Project and Location Aggregate
- No Punitive Damages / Action-Over Exclusions in most cases
- Endorsements specifically designed for construction risks

### Ineligible States/Territories

- Insureds domiciled in Florida, Alabama, and Iowa
- Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk, Westchester counties in New York

*Operations in AL, IA are acceptable if the insured is not domiciled there.*

*No Excess for NM operations*