

# GRIDIRON

## NEW YORK CONTRACTORS

Gridiron provides coverage for select New York trade contractors. Our custom coverage form provides broad coverage with a sub-limit for injury to employees (action over).

Typically this coverage can be expensive and out of reach for small to mid-size artisan/trade and general contractors. Our customized offering provides a more affordable option allowing them to work in NYC.

### REQUIREMENTS

- ⦿ 1M/2M Limits Available
- ⦿ Target risks less than \$10M gross receipts
- ⦿ 5 Story Height Limitation
- ⦿ Soft Hammer Clause
- ⦿ Will NOT consider hazardous trade classes
- ⦿ Action over sub-limit available
- ⦿ Minimum 10K SIR
- ⦿ Premium is Auditable
- ⦿ Non-admitted (AM Best A XV)
- ⦿ Broad CGL Coverage Form
- ⦿ A.I. / Waiver / Primary - Included

### » KEY FEATURES

- ◆ Artisans and General Contracting
- ◆ Limited action over coverage available
- ◆ Designed for small/medium sized risks
- ◆ Minimum 3 years in business with loss runs
- ◆ Rated on receipts

