

General Contractors

Our product is designed for general contractors engaged in new construction or remodeling work on custom homes, commercial offices, and mercantile buildings.



Eligible Risks:

- Risks with revenue up to \$3,000,000
- New ventures
- Risks with 100 percent of the work subcontracted to others (paper general contractor)
- Property limits up to \$10,000,000 total insurable value per location (where available)
- Operations in all states except: AK, AZ, CA, CO, FL, HI, LA, NE, NV, TX, WA and WV

Product Advantages:

- Blanket additional insured coverage
- Liability coverage limits up to \$2,000,000/\$4,000,000
- No liability deductibles
- Commercial excess or umbrella is available
- Primary and noncontributory wording

Business Resource Center Advantages:

- Human resource services
- Background checks
- Payroll services
- Marketing resources

Claim Examples:

Property Damage: A general contractor hired a roofing contractor to re-roof an office in conjunction with the larger renovation project. When the roofer had the roof removed, a thunderstorm occurred that caused \$15,000 of damage to a tenant's property. The subcontracted roofer had general liability coverage that expired two days earlier, and it was not renewed. The general contractor's policy was then forced to respond in the amount of \$15,000.

Liability: A general contractor hired a masonry contractor to build a retaining wall around the front of a newly constructed dwelling. During the building process, a stone that was to be used in the wall was left on the adjacent sidewalk area. A pedestrian tripped over the stone, sustaining a fractured ankle. The medical expenses incurred were \$7,500. The masonry contractor's policy paid \$7,500 for negligence. The general contractor's policy paid \$5,000 for failure to ensure the maintenance of a clear and safe area.

Additional Advantages:

- Unsurpassed service with a sense of urgency and care
- Same day or next-day business morning claims acknowledgements
- Carriers are members of the Berkshire Hathaway company

Eligibility

- Air conditioning – installation, servicing or repair
- Carpentry – construction of residential property not exceeding three stories
- Carpentry – interior
- Carpentry – NOC
- Carpentry – shop only
- Carpet, rug, furniture or upholstery cleaning – on customer's premise
- Ceiling or wall installation – metal
- Contractors – subcontracted work (in connection with construction, reconstruction, erection or repair: not buildings)
- Contractors – subcontracted work (in connection with construction, reconstruction, erection or repair: one to two family dwellings)
- Contractors – subcontracted work (in connection with construction, reconstruction, erection or repair of buildings)
- Debris removal – construction site
- Door, window or assembled millwork installation – metal
- Driveway, parking area or sidewalk – paving or repaving
- Dry wall or wallboard installation
- Electrical contractors
- Electrical work – within buildings
- Floor covering installation – not ceramic tile or stone
- Furniture or fixtures – installation in offices or stores (portable: metal or wood)
- HVAC systems or equipment – dealers or distributors and installation, servicing or repair (no liquefied petroleum gas (LPG) equipment sales or work)
- House furnishing installation
- Insulation work – plastic
- Insulation work – organic or plastic in solid state
- Insulation work – mineral
- Interior decorators
- Janitorial services – incidental to operations
- Landscape gardening
- Lawn care services
- Masonry
- Painting – exterior (buildings or structures not exceeding three stories)
- Painting – interior (buildings or structures)
- Painting – ship only
- Paperhanging
- Plaster or stucco work – interior work
- Plumbing – commercial and industrial
- Plumbing – residential or domestic
- Siding installation
- Sign painting or lettering – inside of buildings
- Television or radio receiving set installation or repair
- Tile, stone, marble, mosaic or terrazzo work – interior construction
- Upholstering
- Upholstering – shop only
- Window cleaning



Email submissions to commercial@devonparkspecialty.com

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.