



# Construction

LIO Specialty writes a variety construction related risks. With our underwriting expertise, we provide wholesale brokers with creative solutions that will address their most complex risks. We consider ourselves to be a market leader in providing superior service and coverage for the construction industry.

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## Practice Policy Structure

- ISO Commercial General Liability and Products/ Completed Operations Liability
- Limits: \$1,000,000 Per Occurrence / \$2,000,000 Aggregate
- Deductibles: \$0-\$25,000
- Per Project Aggregate available (\$5M Policy Aggregate)
- Minimum Premium: \$2,500
- Available Coverage Offerings:
  - ISO Additional Insured CG 2010 and CG 2037
  - Employee Benefits Liability
  - Stop Gap Employers Liability
  - Primary and Non-Contributory AI's
  - Waiver of Subrogation

## Project Policy Structure (Owner's Interest and OCP Only)

- ISO Commercial General Liability and Owners and Contractors Protective Liability
- Limits: \$1,000,000 Per Occurrence / \$2,000,000 Aggregate
- Deductibles: \$0-\$2,500
- Policy term up to 36 months
- Minimum Premium: \$5,000 for Owners Interest / \$500 for OCP
- Available Coverage Offerings:
  - Extended Products-Completed Operations Hazard (Owner's Interest Only),
  - Hired and Non-Owned Auto Liability

## Target Appetite

- General Contractors (commercial and residential)
- Artisan or subcontractors including:
  - Carpentry
  - Concrete construction
  - Demolition
  - Electrical and Power line construction
  - Excavation and grading of land
  - Drilling and conduit construction
  - HVAC
  - Machinery/equipment install, service, or repair
  - Painting
  - Plumbing
  - Roofing
  - Steel Erection
  - Street and Road
  - Water/Sewer mains

## Project Appetite

- Apartments
- Commercial
- Custom Home
- Industrial

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