Construction

Construction risks demand expertise, and LIO Specialty delivers it exclusively to wholesale brokers. Our specialized underwriting team leverages experience and creativity to tackle a wide range of complex accounts with precision. By combining tailored solutions with a commitment to outstanding service, we maintain a leading position in providing superior coverage to the construction marketplace.

For more information visit

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: $3,500 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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