



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

