

# Unlock a broader range of construction coverage solutions.

## ▶ E&S Advantage

Whether they're large or small, construction projects can come with varying levels of risk. Through **E&S Advantage**, we can equip you with admitted and non-admitted solutions to meet the unique needs of the industry.

### Target Classes

- Remodelers
- Carpentry
- Painting
- Dry Wall/Wallboard Installation
- Electrical Work
- Lawn Care/Landscape Gardening
- Flooring Installation
- Masonry
- Tile, Stone, Marble, Mosaic or Terrazzo Work
- Metal Erection – Decorative/Artistic/Non-structural

### Automatically Included Coverages

- Blanket Additional Insured with Completed Operations
- Blanket Primary & Non-contributory Provision
- Blanket Waiver of Subrogation Language
- Per Project General Aggregate
- Contractors Miscellaneous Professional Liability

### Key Optional Liability Coverages

- Miscellaneous Tools
- Lost Keys
- Herbicides or Pesticides Coverage
- Pollution Coverage
- Overspray Sublimit
- Overcut Sublimit
- Pollution Liability

### ➔ What Good Looks Like

- Well-established operation with 3 years or more experience in their field
- Height work that doesn't exceed 3 stories
- Proper risk transfer is in place when/if subcontractors are used
- Travel within a 50-mile radius
- Equipment is properly secured during transport
- Max 20 homes regardless of development size

### General Liability

**\$1,000,000/\$2,000,000 Basic Limits**

\* Submit up to \$2,000,000 Occurrence and \$4,000,000 General Aggregate

### Inland Marine

**Up to \$3,000,000\* Maximum Schedule Equipment Per Policy**

\*Other coverages are available.

### Property

**\$5,000,000 TIV Per Policy**

\*Currently not a Builder's Risk Market

### Contractors Pollution Liability

Aggregate Limit Options: **\$600K/\$1M/\$2M**

Each Pollution Incident Limit of Insurance

Limit Options: **\$300K/\$500K/\$1M**

Environmental Crisis Management Limit: **\$50,000**

Deductible: **\$500**

## Get the Advantage.

Contact your territory manager to learn more.



**The Hartford**

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