



BINDDESK

APPETITE GUIDE

Contractors General Liability



GENERAL CONTRACTORS

- \$1,250 minimum premium
- Commercial & residential
- Homebuilders
- Paper GC's eligible (100% subcontracted)
- New ventures eligible
- Work completed by subcontractors is covered
- Residential General Contractors with up to \$15 million in annual receipts and up to \$3 million for any given project
- Commercial General Contractors with up to \$45 million in annual receipts and up to \$15 million for any given project



ARTISAN CONTRACTORS

- \$500 minimum premium (some class codes higher)
- Commercial & residential
- Small to medium-sized contractors
- New construction
- Service/Repair/Remodel
- Up to \$10M in annual sales
- Up to \$2M in annual payroll
- Up to 15 employees
- Significant discounts available for 100% service/repair or remodeling



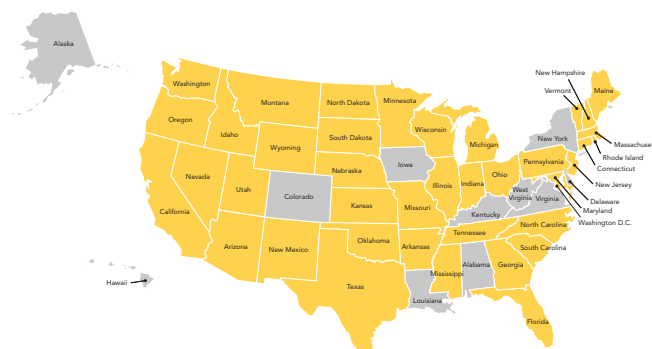
TARGET INDUSTRIES

- 80+ eligible class codes, including:
 - Artisan contractors
 - Carpentry
 - Concrete construction
 - Debris removal
 - Dry wall or wallboard installation
 - Electrical work (within building)
 - Excavation
 - Furniture or fixtures (installation in offices or stores) portable metal or wood
 - General contractors
 - Grading of land
 - Handyman
 - Homebuilders
 - HVAC
 - Janitorial services (no floor waxing)
 - Landscape gardening
 - Masonry
 - Painting (exterior) buildings or structures: 3 stories or less in height
 - Painting (interior) buildings or structures
 - Plumbing (commercial and residential)
 - Roofing (no heat applied)
 - Solar Contractors
 - Tile, stone, marble, mosaic or terrazzo work (interior construction)
 - Tree trimming



PRODUCT HIGHLIGHTS

- A.M. Best 'A' (Excellent) rating
- Limits up to \$1,000,000 per occurrence / \$2,000,000 general aggregate
- Included:
 - Blanket additional insured
 - Primary & non-contributory wording
 - Waiver of subrogation
 - CG 20 37 for completed ops for 100% commercial projects
- 15% down payment; financing available



AVAILABLE IN ALL STATES, **EXCEPT:** AK, AL, CO, DE, HI, IA, KY, LA, NY, VA, WV



Submit online or email Quotes@BindDesk.com
 New Appointments - Contact Greg Liewald at Greg@BindDesk.com or 619-684-3852

COMMERCIAL DIVISION

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten.