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# GENERAL & ARTISAN CONTRACTOR CGL

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National Contractors Insurance Company, Inc., a Risk Retention Group ("NCIC") specializes in providing Commercial General Liability (CGL) insurance to licensed residential general and artisan contractors. We write the difficult classes: Roofers, Foundations, Excavators, Paper General Contractors and 50 other classes of Artisans.

**Program Details:**

Policy: Occurrence – Manuscript Form  
Optional - 2 Year Sunsets available in all states except Florida

Carrier: National Contractors Insurance Company, Inc., a Risk Retention Group ("NCIC")

Reinsurance: A.M. Best Rated (A-) IX, 90:10 quota share, in excess of \$10,000

States: AR, AZ, CA, CO, FL, GA, ID, IL, KY, LA, MT, NC, NJ, NM, NV, NY, OR, PA, SC, TN, TX, UT, WA & WY

Limits of Liability: \$500K/\$1M, \$1M/\$1M, \$1M/\$2M

S.I.R.: \$1,000, \$2500, \$5,000, \$7,500, \$10,000

Basis: Gross Receipts

New Ventures: Welcome (Resume of Experience Required)

Policy Term: One (1) year only.

Premium Financing: Available at 25% down + 100% applicable fees due at binding, or use your own finance company

Endorsements: Blanket Additional Insured - Issued with each policy  
A. I. Primary Wording – Available  
Waver of Subrogation – Available

Torch-down Sublimit: \$25,000 standard, buy up to \$50,000 coverage



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## Classes Written: \$1,000 Minimum Premium:

- Carpentry Interior
- Carpentry Wood – Shop Work Only
- Cleaning Outside Building
- Commercial Communication Equipment Installation
- Debris Removal
- Driveway Parking/Sidewalk Paving
- Drywall
- Electrical Equipment – Exterior
- Electrical – Interior
- Fencing
- Flooring
- Furniture Installation
- Guniting
- HVAC
- Home Furnishing Installation
- Insulation
- Insulation – Mechanical Insulation
- Interior Decorators
- Landscape
- Masonry
- Painting – Exterior
- Painting – Interior
- Paper Hanging
- Plastering & Stucco
- Refrigeration Systems & Equipment
- Sand Blasting
- Siding & decking
- Sign Erection – Repair/Installation
- Swimming Pool Cleaning
- TV Radio Receiving Set Installation/Service/Repair
- Tile & Marble Installation
- Window Cleaning

## Classes Written: \$1,500 Minimum Premium:

- Air Conditioning Systems
- Carpentry Framing
- Carpentry NOC
- Commercial Tenant Improvement
- Concrete Foundation
- Drilling NOC
- Equipment Rental - With Operator
- Excavation
- GC Remodel
- Grading
- Metal Erection - Decorative
- Metal Erection - Structural
- Plumbing - Commercial
- Plumbing - Residential
- Remodel - Commercial/T.I.
- Remodel - Residential
- Septic Tank - Installation/Service/Repair
- Sewer Mains
- Sheet Metal
- Street/Road Paving and Repair
- Swimming Pool Installation
- Tree Trimming
- Water Mains Connections
- Welding
- Window and Door Installation

## Classes Written: \$3,000 Minimum Premium:

- General Contractor
- General Contractor - Paper
- Roofing - Commercial
- Roofing – Residential
- Developer – Commercial
- Developer – Residential

*Florida & Texas: General Contractors, Developers - \$1,500 minimum premium  
New York: call for details regarding minimum premium levels*

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## **Ineligible Risks**

**There are some trades that are not eligible. These include, but may not be limited to:**

- New Condominium /Town-Home Construction
- Work on Slopes greater than 20%
- Exterior work above 3 stories or 40'
- Waterproofing Contractors
- Construction Consultant
- Construction Site Manager
- Asbestos Abatement
- Blasting Operations
- Environmental / Pollution Contractors
- Scaffolding/Scaffolding Erection
- Dam or Levee Construction
- Traffic Signal Installation or Repair
- Demolition Contractors
- Tunneling/Boring
- Landscapers w/ Spraying Exposures
- Earthquake Retrofit Contractors

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## **Request to Bind (RTB):**

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### **10. APPLICANTS SIGNATURES & REQUIRED DOCUMENTS:**

- a. Application – Initials (3) & Signature (1), Producer Signature (1).
  - b. Subscription Agreement – Signature (1)
  - c. No-Known-Loss-Letter / Prior Insurance Declaration - Signature (1)
  - d. Resume of Experience - Signature (1), (If less than 2 years in business)
  - e. Finance Agreement – Signature (1), (if policy is financed by another finance company then only the name of the finance company is needed).
  - f. Loss Runs or Prior Insurance Declaration – 3 years, no lapses
  - g. SEND - Cover Letter - Enter (Effective Date), select (Full) or (Sunset Option)
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