



Owner's / Tenant's Protective Product

Our Owner's/Tenant's Protective product offers Premises Liability coverage to an owner or tenant hiring a General Contractor to perform renovation or new construction work associated with either residential or commercial construction.

PRODUCT ADVANTAGES:

- ▶ Coverage offered on an ISO Commercial General Liability form in lieu of the standard Owner's & Contractor's Protective Liability form
 - Expands coverage to include Premises Liability for the entire project
 - Expands coverage to include Premises Liability that is not associated with or arising out of construction activities
 - CG001 coverage helps to meet mortgage company requirements
 - Provides coverage if the contractor policy lapses
- ▶ Broad eligibility to include:
 - Total contract cost up to \$5,000,000
 - Residential or commercial construction
 - New construction or renovation of existing structures
 - Ability to write more than one building being constructed at a single site.
- ▶ Flexibility
 - Policy terms of 3, 6, 9 or 12 months available

COVERAGES:

- ▶ General Liability - excluding Products/Completed Operations
 - Limits up to \$1,000,000/\$2,000,000 available
- ▶ Excess coverage available over our primary up to a \$5,000,000 limit

ADDITIONAL ADVANTAGES:

- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ Competitive pricing coverage and minimum premiums
- ▶ A.M. Best rated A++ carrier

