

Contractors Casualty



Richmond National focuses on commercial, industrial, and residential general contractors and artisan or trade contractors.

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[www.richmondnational.com/
contractors-casualty](http://www.richmondnational.com/contractors-casualty)

Target Insureds

- Commercial General Contractors
- Residential Remodeling General Contractors
- Custom Home Builders
- Residential & Commercial - Artisan or Trade Contractors
- Industrial Construction, Service, & Maintenance

Commercial & Residential Classes:

- Alarm installation, service, or repair (no monitoring)
- Carpentry – interior or structural
- Construction managers
- Ceiling or wall installation
- Concrete construction
- Drywall
- Electrical wiring & apparatus
- Heating or air conditioning
- Excavation, grading, land clearing
- Landscaping & hardscaping
- Metal erection – non-structural or structural
- Masonry
- Painting – interior or exterior
- Paving – driveways, sidewalks, parking lots
- Solar system installation
- Swimming pools construction & service

Industrial / Heavy Construction & Service Classes:

- Boiler
- Cell tower erection & communication equipment
- Cable lines
- Demolition
- Electrical systems
- Irrigation or drainage systems
- Painting & sandblasting
- Power line & conduit construction
- Machinery or equipment – mechanical, construction, conveyors & farm equipment
- Metal Erection: non-structural, decorative/artistic, or structural
- Sewer & water mains
- Street & road construction (no bridges, highway overpasses, or flagging/traffic control by employees)
- Tanks – above ground
- Welding

Coverages Available:

- Blanket & schedule A1's (various edition dates available) – ongoing & completed operations
- Blanket & schedule waiver of subrogation
- Primary & non-contributory
- Per project aggregate - \$5M cap limit
- Flexible deductibles
- Medical payment coverage
- Employee benefits
- Stop gap
- Owner's interest & project specific (short term to 2- years terms available & prod./comp. ops extension available)
- Contractors pollution liability (optional CGL coverage, claims made, & limits up to \$1M per claim / \$2M aggregate)
- Pollution exclusion with hostile fire or building heating, cooling, & dehumidifying equipment / hostile fire exception
- Coverage extensions w/ sub-limits (e.g. pesticide & herbicide, pool pop up, limited property damage extension)

For More Information:



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