



# New York Construction

## With labor law general liability and excess coverage

By providing full action over coverage on owners, general contractors and trade contractors in New York, Argo Construction can meet the needs of a variety of construction risks in the state.

### KEY COVERAGE HIGHLIGHTS

#### General Contractors

- Focused on practice policies
- Primary and excess liability

#### Trade Contractor

- Focused on interior trade contractors
- Primary and excess liability

### APPETITE

#### General Contractors (focus on rehabilitation and renovation)

- Minimum premium is \$60,000
- No self-performed (employee) exterior height work – such work can be subcontracted out

#### Trade Contractors

- Minimum premium is \$45,000
- No self-performed (employee) exterior height work – such work can be subcontracted out
- Excludes roofing, street and road, demolition, sewer/water main, and new ventures
- Focus on practice policies

#### New York Construction Prohibited Classes

- Street and road
- Demolition
- Roofers
- Sewer/water main contractors
- New ventures (some consideration given to general contractors on a limited form)
- The above contractors may be considered for excess of \$10 million

#### Excess

- Lead excess – up to \$10 million on supported coverage
- Capacity deployed depends on size and scope of project or risk
- High excess – up to \$25 million in cases of \$10 million excess

#### What's new

- Consideration for certain high-hazard classes with an opportunistic approach
- The ability to offer general liability policies with \$2 million per occurrence, \$4 million general aggregate and \$4 million products aggregate

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### KEY CONTACTS

**Kristyn Smallcombe**  
SVP, Head of Argo Construction  
312-977-3252  
kristyn.smallcombe@argogroupus.com

**Justin Hobbs**  
VP, New York Construction Leader  
212-607-8825  
jhobbs@argoconstructionus.com

**RENEWALS**  
**Jaqueline Narine Bettencourt**  
212-607-8848  
jnarine@argoconstructionus.com

**SUBMISSIONS**  
submissions@argoconstructionus.com