

# 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 \$45,000 (with a limited form) & \$55,000
  - Note: If the only direction payroll is supervisory and a limited form is applied, our MP can be as low as \$30,000
- No self-performed (employee) exterior height work – such work can be subcontracted out

#### Trade Contractors

- Minimum premium is \$40,000
- 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 (consideration given to general contractors on a limited form)

#### Excess

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

### What's Unique

- The ability to offer a 2/4/4 Primary, a 3x2 Excess, & additional 6x5 Excess, all on the same risk

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### KEY CONTACTS

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