<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>CLASSES &amp; MARKETS</th>
<th>ADDITIONAL INFO</th>
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</thead>
</table>
| RESIDENTIAL GENERAL CONTRACTORS GENERAL LIABILITY (Large and small) | • Admitted & Non-Admitted  
• Markets that do not apply the CG 2294 – Subcontractor exclusion (apply requirements for subcontractor coverage forms)  
• CG 2295, Some market availability applying the CG 2295 form allowing subcontractor coverage on a go forward basis where the CG 2294 previously excluded coverage  
• Market availability for coverage for damage to “Your Work” for the builder &/or the subcontractor by using approved warranty options  
• Multi-year projects and wraps, including condo projects  
• OCP available  
• Large tract home builders | • Limits available up to $10 million  
• Some market coverage for ongoing ops, waiver, primary non-contributory & completed ops  
• MP = $1,500 |
| ARTISAN/TRADE CONTRACTORS GENERAL LIABILITY (Large and small) | • Exclusive FHB markets  
• Admitted & Non-Admitted  
• Most do not have CG 2294  
• Tree trimmers, painters, tile, stucco, plumbers, electricians, HVAC, and more  
• Multi-year projects and wraps, including for Condominium projects | • Limits available up to $10 million  
• EFIS coverage available  
• MP = $500  
• Pool pop-up coverage available  
• Tract/townhome/condo coverage capabilities |
| BUILDERS RISK | • Exclusive FHB markets  
• Cypress: Admitted and A rated by Demotech  
• Axis: Admitted/Non-Admitted and A+: XV; additional coastal and wind | • Cypress: Competitive prices in Florida. Reporting forms, one shots, owner policies. Commercial & Residential Risks.  
• Axis: Standard and coastal appetite available. Wind only policies |
| ROOFERS | • Capability to write additional classes outside of roofing  
• Exclusive FHB program/quoting & binding authority in-house  
• Admitted & Non-Admitted markets | • Additional insured coverage for ongoing ops, waiver, primary non-contributory & completed ops available with most markets  
• Subcontractor coverage available  
• Heat app coverage available  
• MP = $2,000 |
| COMMERCIAL GENERAL CONTRACTORS GENERAL LIABILITY (Large and small) | • Admitted & Non-Admitted  
• Most do not have CG 2294 | • Some market coverage for ongoing ops, waiver, primary non-contributory & completed ops  
• MP = $1,500 |
| PROFESSIONAL LIABILITY & OTHER | • Home inspectors, engineers, and architects  
• Construction managers, real estate developers, and non-construction classes  
• Pollution Liability  
• Products Liability | |
### WORKERS’ COMPENSATION
- Various standard markets for construction and non-construction
- PEO options available for all construction and non-construction risks (Roofers minimum $250k in payroll)
- All artisan classes
- Loss ratio 50% or less
- Paper GC’s: $10,000 in carpentry for a paper general contractors
- Three stories or less
- 1-2 years prior work comp experience
- 25% or less sub exposure

### PROPERTY & BPP
- Non-Admitted
- Package program available
- Apartments, dwellings, condos, vacant buildings & land, and more
- Property with TIV up to $30 million (TIV with wind is $2.5 million)
- Replacement cost is available
- Tenant, improvements, and betterments
- Equipment breakdown
- Coastal wind buyback

### EXCESS
- Admitted & Non-Admitted markets
- Limits up to $10 million
- Monoline product
- Minimum Premium as low as $750 per $1 million
- Excess follow form
- All classes

### INLAND MARINE
- Admitted & Non-Admitted markets
- Installation Floater
- Monoline product
- Bailee’s Coverage
- Miscellaneous Property
- Contractor’s equipment (leased and owned)
- Minimum Premium $500

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**NEW Markets Available!**

- Auto Dealers
  - Retail Auto Dealers
  - Antique Auto Dealers
  - Motorcycle Dealers
  - and more
- Garage Operations
  - Body Shops
  - Car Washes
  - Mobile Auto Repairs
  - and more
- Ocean Marine
  - Boat Dealers
  - Marinas
  - Boat Contractors
  - and more
- Main Street
  - Restaurants/Bars
  - Retail
  - Salons
  - and more

Contact your New Business Production Underwriter for more information!

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Bind your policies with insurance experts who cover the building industry.

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