



## GENERAL CONTRACTORS INSURANCE



### **Need coverage for General Contractors? We have you covered!**

PHLY E&S offers General Contractors tailored insurance solutions that will protect their business, property, equipment, and much more. Whether it is a Practice or Project policy our expert staff is here to help you provide the coverage needed at an affordable price.

General contractors (GC) are responsible for the day-to-day construction operations, hiring subcontractors, materials, equipment, health and safety, and keeping the project on budget and on time.

### **Target Exposures**

- Commercial General Contractors (Apartment buildings are considered commercial exposures)
- Residential General Contractors performing repair or remodel work, new residential custom home construction (no HOA work)
- Paper General Contractors
- Project Specific policies

### **Unacceptable Operations**

- New residential contractors performing work on new tracts, condominiums, or townhomes
- Operations in the state of New York and Louisiana
- Any contractors performing new residential construction work in Colorado
- Wrap-ups

### **Coverage/Capacity**

Commercial General Liability - \$1M each occurrence

- Blanket or Specific Additional Coverage, including completed operations
- Employee Benefits Coverage available
- Waiver of transfer of rights
- Per project aggregate
- Primary and Noncontributory
- Contractor's Limited Environmental Coverage sublimit \$100,000
- Project Specific Policies (Project appetite is three to 24 months, longer projects may be considered depending upon the length and the type of project)

### Available Optional coverage: add on

- Inland Marine
  - Coverage available for scheduled contractor's equipment and/or small tools (unscheduled)
  - Maximum of \$1M per schedule, and up to \$150,000 for any one piece of equipment
  - Coverage available for rented/leased equipment, as well as employee tools and clothing

### Submission Requirements:

- Completed applications including a General Contractor supplemental
- Contract/Agreement including the Indemnification provision between the General Contractor and the subcontractors
- Currently valued insurance company loss runs for the current policy period plus four prior years

### Also Available Under Separate Cover:

- Environmental
  - Contractors Environmental Coverage
  - Minimum premium \$1,500
  - Maximum capacity \$2M
  - Policy terms for up to two years
- Excess
  - Excess maximum capacity \$5M
  - Lead Umbrella and Excess placement

### Why PHLY?

- Ability to quote within 72 hours of receipt of complete submission
- AM Best rated A++
- Dedicated underwriting team



A Member of the Tokio Marine Group

## CONTACT US

### SUBMISSIONS AND ENDORSEMENTS:

#### Wholesalers:

Email all PHLY E&S submissions directly to [ESsubmission@phly.com](mailto:ESsubmission@phly.com) | [ESendorsements@phly.com](mailto:ESendorsements@phly.com) or contact us at 855.585.6322.

#### Retail Agents:

Email all PHLY E&S submissions/endorsement requests directly to your Marketing Representative/Account Associate (<https://www.phly.com/AboutPHLY/Offices/>) or contact us at 855.585.6322.

### RISK MANAGEMENT SERVICES:

**800.873.4552**

E-mail: [Phlyrms@phly.com](mailto:Phlyrms@phly.com)

### CLAIMS REPORTING:

**800.765.9749**

Fax: 800.685.9238

E-mail: [Claimsreport@phly.com](mailto:Claimsreport@phly.com)



855.585.6322 | **PHLY.com/ES**



**TOKIO MARINE GROUP**  
To Be a Good Company

All products are underwritten by Tokio Marine Specialty Insurance Company. Certain risks may not be suitable for excess and surplus lines and/or are required to be written on an admitted basis. Surplus lines companies do not participate in state guaranty funds in any jurisdiction, except New Jersey, and thus, surplus lines insureds are not protected by those funds. © 2025 PHLY E&S Insurance Solutions, Inc., All Rights Reserved.