# **AVARA**

# **Contractor General Liability**



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New business awaits, with the help of AVARA, our newest exclusive general liability program! With up to \$10M in gross receipts and no limit on payroll or subcontracting costs, this non-admitted gem empowers you to write even more contractors!





Easy To Quote





# **Program Details**

# Highlights

- New residential construction allowed as a GC for all states other than the construction defect states\*
- · Non-Admitted A- Rated by A.M. Best
- ISO Commercial General Liability and Products/ Completed Operations Liability
- · Blanket Additional Insured Endorsement Included
- · Waiver of Subrogation included
- · Up to \$10M in gross receipts
- · No limit payroll or subcontracting costs
- Per Project Aggregate available (\$5M Policy Aggregate)
- Work up to five stories (interior and exterior)
- · New ventures allowed
- · Deductible varies

#### State Availability

- · Available in all states except New York
- \*No New Residential Construction in CD (Construction Defect) states:
  AZ, CA, CO, FL, HI, ID, LA, NV, OR, SC, WA



## **Available Limits**

- \$1M per Occurrence/ \$2M Aggregate
- · Damage to Rented Premises: \$300,000
- · Medical Expense: \$5,000

## **Available Coverage Offerings**

- · ISO Additional Insured CG 2010 and CG 2037
- · Employee Benefits Liability
- · Stop Gap Employers Liability
- · Primary and Non-Contributory Al's
- · Waiver of Subrogation

## **Targeted Appetite**

- · General Contractors over \$4M gross receipts
- · Appliance Installation/Repair
- · Chimney Cleaning
- · Conduit Construction
- Demolition
- Fire Suppression Systems
- · Greenhouse Erection
- Metal Erection
- Plumbing
- · Refrigeration Equipment
- · Roofing
- · Sheet Metal Work
- · Solar Energy Contractors
- · Swimming Pool Install/Repair
- Tree Service
- · Welding



Visit our webpage for more details!