AVARA Contractor General Liability



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 Available in Most States

Expanded Appetite

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
- 25% Minimum earned and minimum premiums start at \$2,500 (varies by class code)

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

Ovara

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
- Cleaning Exterior Surfaces, pressure/power washing
- 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
- Water Softening Equip. Install, Svc, Repair
- Welding



Visit our webpage for more details!