AVARA
Contractor General Liability

btis

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!

avara

- **Easy To Quote**
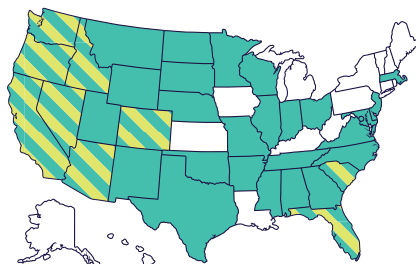- **Available in Most States**
- **Expanded Appetite**

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:
  AK, CT, HI, IA, KS, KY, LA, ME, MI, NH, NY, PA, RI, VT, WV
- *No New Residential Construction in CD *(Construction Defect)* states:
  AZ, CA, CO, FL, ID, NV, OR, SC, WA

- Available
- CD State
- Unavailable

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 AI'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!