

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!

avara



Easy To
Quote



Available in
Most States



Expanded
Appetite

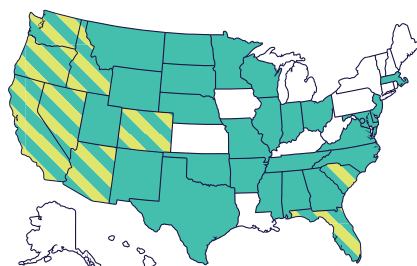
Program Details

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

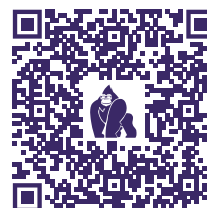
- \$1M per Occurrence/ \$2M Aggregate
- Damage to Rented Premises: \$300,000
- Medical Expense: \$5,000

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
 - Carpentry Residential (91340)
 - Carpentry Commercial (91342)
 - Carpentry Homebuilder (91345)
- Carpentry Framing (91346) if over \$4M gross receipts
- Welding (91577)
- Plumbing Commercial (98482) – if employee payroll
- Plumbing Residential (98483) – if employee payroll
- Solar (99080)
- Conduit Construction (99969)



Visit our webpage
for more details!