



Stay ahead of the competition with unique specialty program business. Paragon Insurance Holdings offers competitive specialty programs and product facilities with varied classes, lines of business and structures – all designed to make you more competitive and efficient. See more at www.paragoninsgroup.com.

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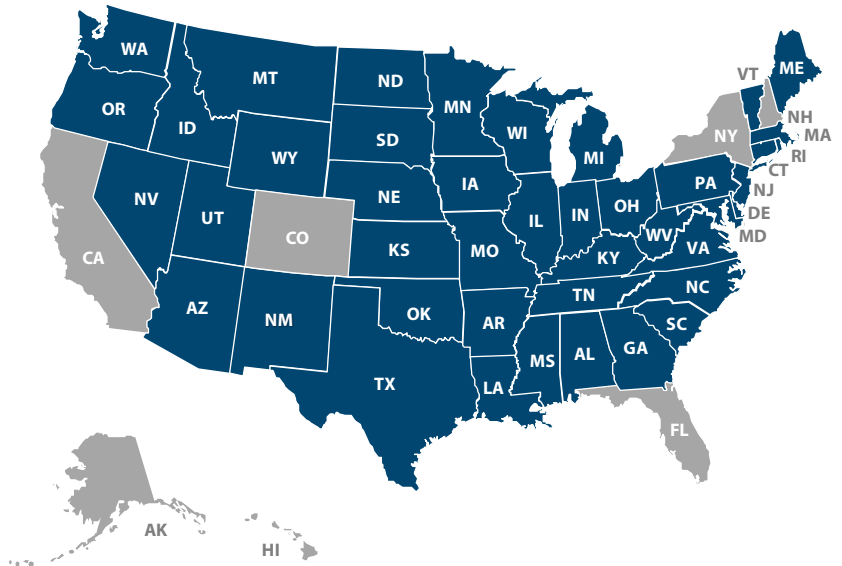
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Appetite Guide Contractors' General Liability & EIFS Program



LLOYD'S OF LONDON

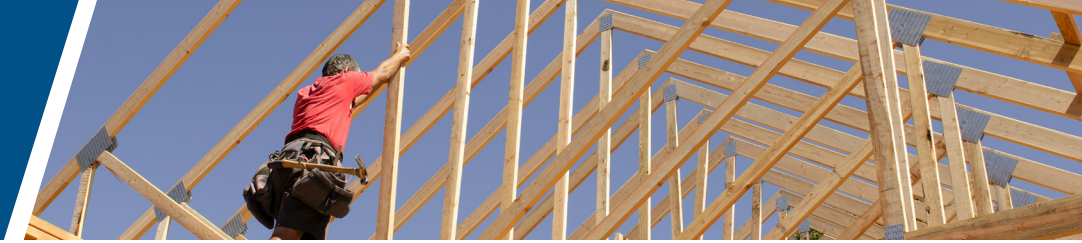
EIFS Contractors

- EIFS Claims Made Specialty Program With Extended Reporting Period Available in All States Except: Alaska, Hawaii, Illinois, Kentucky and New York
- Designed for EIFS Applicator Contractors and General Contractors Who Subcontract Out 100% of the EIFS Work
- \$ 2,000 Minimum Premium
- \$ 2,500 Deductible in Lieu of a SIR

Artisan & General Contractors

- \$5,000 Minimum Premium
- Commercial and Residential
- Paper GC's Eligible (100% Subcontracted)
- New Ventures Eligible

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Contractors' General Liability & EIFS Program

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Rating

Rated 'A' (Excellent) by A.M. Best

States Available

Available in All States Except: AK, CA, HI, CO, FL, NH, NY

Program

Artisan and General Contractors' General Liability and EIFS Program

Product Highlights

- \$5,000 Minimum Premium
- General Contractor Maximum Subcontracted Percentage 100%
- Limits Up to \$1,000,000 Per Occurrence/\$2,000,000 General Aggregate
- \$2,000,000 Products Aggregate
- Gross Receipts Based Rating
- Commercial and Residential
- Included:
 - Blanket Additional Insured
 - Primary & Non-Contributory Wording
 - Waiver of Subrogation
 - CG 20 37 for Completed Ops for 100% Commercial Products, Tracts, and Residential
- Repair and Remodel Work on Condominium and Townhomes Associations is Allowed
- Tract Work of Non-Structural Class is Allowed
- Subsidence Exclusion Can be Removed by Request Except For:
 - Excavating
 - Foundation
 - Grading Contractor
- Action Over Exclusion Can be Removed by Request

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Contractors' General Liability & EIFS Program

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Target Industries

- General Contractors
 - Artisan Contractors
- 80+ Eligible Class Codes, Including:
- Asphalt Works
 - Carpentry
 - Concrete Construction
 - Fence Erection
 - Dry Wall or Wallboard Installation
 - Electrical Work (Within Building)
 - Excavation
 - Flooring Covering Installation
 - Grading of Land
 - HVAC
 - Janitorial Services
 - Landscape Gardening
 - Masonry
 - Painting (Exterior & Interior)
 - Plumbing
 - Roofing
 - Siding Installation
 - Telephone or Cable TV Install
 - Tile, Stone, Marble, Mosaic or
 - Terrazzo Work - Interior

Other Details

- Contractors can build custom homes up to 5 per policy period
- Contractor can be a subcontractor on tract home work other than framers, foundation & grading
- Roofers can work on tracts on case by case basis
 - Roofers minimum premium \$7,500
 - \$10,000 per claim deductible
 - 10% maximum torch work & 25% maximum hot tar work
- Contractors can do remodel and repair work for condominium and townhome associations
- Custom home builders minimum premium \$10,000
- No window or exterior door installation
- No government or heavy industrial work

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail. All information and representations herein are as of May 2016.

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