



New York Construction

With Labor Law General liability and excess coverage

By providing full action over coverage on owners, general contractors and trade contractors in New York, Argo Construction can meet the needs of a variety of construction risks in the state.

Key Coverage Highlights

General Contractors

- Focused on practice policies
- Primary and excess liability

Trade Contractors

- Focused on interior trade contractors
- Primary and excess liability

Appetite

General Contractors (focus on rehabilitation and renovation)

- Minimum premium \$60,000
- No self-performed (employee) exterior height work – such work can be subcontracted out

Trade Contractors

- Minimum premium \$45,000
- No self-performed (employee) exterior height work – such work can be subcontracted out
- Excludes roofing, street and road, demolition, sewer/water main, and new ventures
- Focus on practice policies

New York Construction Prohibited Classes

- Street and road
- Demolition
- Roofers
- Sewer/water main contractors
- New ventures (some consideration given to general contractors on a limited form)
- The above contractors may be considered for excess of \$10 million

Excess

- Lead excess – up to \$10 million on supported coverage
- Capacity deployed depends on size and scope of project or risk
- High excess – up to \$25 million in cases of \$10 million excess

WHAT'S NEW

- Consideration for certain high-hazard classes with an opportunistic approach
- The ability to offer general liability policies with \$2 million per occurrence, \$4 million general aggregate and \$4 million products aggregate

KEY CONTACT

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