



# Contractor Liability

Admitted General Liability



## Multi-ISO Rating

Whether your client has 1 operation or 10+, Foxquilt's rating matrix can handle it.



## Commercial & Residential

Commercial, residential or a mix of exposure is acceptable here.



## Insured Subs Accepted

Foxquilt supports your clients in how they want to grow - owner/operator, sub contractors or employees.



## Quote & Bind Online

Don't wait for us - quote and bind 24/7/365

## Our Product Suite



### Personal Services

- General Liability
- E&O
- Drone



### Contractors

- General Liability
- E&O
- Drone



### eCommerce

- General Liability

## Why Foxquilt?

- Premiums Starting at \$500
- Easy Client or Agent Binding Options
- Instant Quotes for Eligible Applications
- No Underwriting Holds
- Quotes Valid for 60 Days
- Immediate Document Delivery
- Cross-State Work Accepted
- No Finance Fee Monthly Payment Option

## Ideal Customer

- Owner/operator only
- Owner & under 10 employees
- Owner & Sub Contractors
- Sub Contractors & under 10 employees



Backed By:  **MARKEL**



# Contractor Appetite

Foxquilt Insurance - Admitted Contractor Liability



## Top Classes ✓

- Remodeler
- HVAC
- Electrician
- Handyperson
- Carpenter & Finish Carpenter
- Lawn Care Service
- Fence & Deck Construction
- Siding Contractor
- Plumbing
- Janitorial Services
- Window Cleaning
- Carpet & Rug Cleaning
- Painter
- Drywall Contractor
- Flooring Installation
- Door & Window Installation
- Masonry
- Tile Installation

## Appetite



Annual Revenue ..... Up to \$15,000,000

Annual Payroll ..... Up to \$15,000,000



Employees ..... Up to 20

Sub Contractors ..... Up to 100%



New Ventures Accepted ..... Yes

Coverage Territory ..... United States

- All employees must be based in-state
- Sub contractors are not required to be based in-state
- Sub contractors are required to carry equal or greater General Liability limits

## Outside Appetite

*Full list available on Application*

- Exterior work in NY boroughs
- No roofing
- No work in hospitals
- No foundation work
- No industrial work
- No work above 3 stories
- No snow or ice removal services
- No work on new construction
- No excavation work
- No bankruptcies in the last 5 years
- No claims in the last 5 years

## Fee-Free Financing!

2 Direct Bill financing options built right in:



**ONE Pay (Annual)**



**TEN Pay (Monthly)**

*No financing fees for monthly payments*



## Limits

### General Liability

Each Occurrence ..... \$1,000,000

Products/ Completed Operations ..... \$2,000,000

Personal and Advertising Injury ..... \$1,000,000

Tenant's Legal Liability ..... \$100,000

Medical Payments ..... \$5,000

General Aggregate ..... \$2,000,000

Blanket Additional Insured  
Waiver of Subrogation  
Primary & Non Contributory

Included at  
no charge!

### CG 20 37 - Completed Operations Endorsement

Available Same-Day for \$100

### Errors & Omissions

Occurrence ..... \$25,000

Aggregate ..... \$50,000

### Limited Pollution Liability

Limits up to ..... \$10,000

### Unmanned Aircraft Liability

Limits up to ..... \$100,000