

COMMERCIAL TRADE CONTRACTORS

Tradesman Program Managers has expanded its Trade Contractor GL program to 16 states.

FEATURES

We underwrite Trade Contractors and use Coverage Forms ISO CGL 00 01 04 13 (General Liability) and ISO CX 00 01 04 13 (Excess Liability) and offer:

- Admitted (NY & NJ) & Non-Admitted (All Other States)
- AM Best – A- Rated Paper
- Occurrence Basis
- Primary Non-Contributory language
- Duty to Defend
- Waiver of Subrogation
- Blanket Additional Insured
- Limits
 - \$1M/\$2M up to \$2M/\$4M Primary Layer
 - \$10M Total Aggregate (Subject to UW discretion)
 - Min Deductible (NY & NJ) \$25K
 - All other states \$10K
 - Premiums Start at \$400K (NY) and \$100K in All Other States

APPETITE

- Trade Contractors (subcontracting less than 25% of work)
- Non-Construction Defect States for residential Construction will not be considered in specific states
- Targeted Classes – Carpentry, Concrete, Drywall, Electrical, Excavating, Framing, Grading, Masonry, Mechanical, Painting, Paving, Plastering, Plumbing, Steel, Ornamental, Steel, Structural, Tile Work-Indoor, Wallboard Install, HVAC

AVAILABILITY

- AL, AZ, CA, CT, FL, GA, LA, MA, NC, NJ, NM, NY, PA, SC, TX & VA

WHY TRADESMAN

Tradesman Program Managers is an MGA platform featuring niche specialty programs including General Liability & Auto coverage for the construction industry. We maintain underwriting authority and work exclusively through a limited distribution of appointed brokers. We provide in-house underwriting, policy issuance, claims handling, loss control, agency development and technology support. Our loss prevention and claims handling are a collaborative and holistic effort supported by our in-house personnel, safety consultants, and third-party administrators.

LEARN MORE

Appointed agents and brokers should contact their Tradesman underwriter. All others should email shickey@tradesmanprogram.com, call 845-392-3689, or visit www.tradesmanprogram.com.