

Owner Acting as General Contractor Product

This product is designed to cover the interest of an owner who chooses to act as a general contractor in the construction, renovation or conversion of a structure.



The HIT ZONE – *Our highest hit ratio*

- 🏠 Up to \$1,000,000 total project cost
- 🏠 Applicant is the owner of the property
- 🏠 Construction, renovation or conversion of a structure
- 🏠 Applicant secures Certificates of Insurance from all contractors requiring General Liability limits of \$1,000,000 per Occurrence and a \$2,000,000 General Aggregate Limit
- 🏠 Applicant is named as Additional Insured as well as any other Additional Insured requested by the applicant on all subcontractors General Liability policies

PRODUCT ADVANTAGES

- ▶ Can consider policy terms of 3,6,9 and 12 months
- ▶ No liability deductible
- ▶ Construction work performed by owner or his/her employees permitted
- ▶ Non-auditable policy

ELIGIBILITY LIST – (Includes all of the above Hit Zone characteristics)

- ▶ Exterior operations up to a maximum of 4 stories or 50 feet from grade level
- ▶ No demolition work or blasting operations
- ▶ No adding of stories to existing structures
- ▶ The project has not already commenced
- ▶ Building is totally vacant
- ▶ No construction, installation, renovation or removal of underground tanks
- ▶ Building is locked and secured from unauthorized entry
- ▶ The project does not involve the underpinning or shoring of adjacent buildings or structures
- ▶ The project does not have a planned duration in excess of 12 months
- ▶ The applicant is not a General Contractor by trade
- ▶ The applicant is acting as the General Contractor for this job only
- ▶ No locations in Alaska, Arizona, California, Colorado, Louisiana, Nevada or West Virginia
- ▶ No past, pending or planned bankruptcy or judgment for unpaid taxes against the named insured or any officer, partner, member of owner of the applicant individually within the past five (5) years
- ▶ Building is not currently damaged (fire or otherwise)