



**FOR MORE INFORMATION, PLEASE CONTACT:**

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## An insurance program dedicated to commercial and residential roofing contractors

Amwins Program Underwriters' Roofing Contractors program offers tailor-fit insurance coverage specifically for commercial and residential roofing contractors, including waterproofing and other related roofing classes.

### Availability

- Nationwide except in Hawaii, New York State, and Cook County, Illinois.

### Coverages and highlights

- General liability \$1M/\$2M
- Excess/umbrella - \$5M in-house authority
- Per project aggregate
- Fire damage legal liability
- Medical payments
- Contractors pollution legal liability
- Will consider hot-tar and torch down work
- Minimum premiums starting at \$10,000
- The use of insured sub-contractors is acceptable when the sub-cost is no higher than 30% of the total account revenue.

### Special extensions available

- Additional insured and waiver of subrogation (as required by written contract)
  - "Automatic"
  - Scheduled entities
- Employee benefits liability
- Primary / non-contributory wording available
- No limitations for amount of sub-contracted work
- Drone coverage available for inspections

### Carrier

- A.M. Best rated "A"

### Submission requirements

- Industry standard application
- Loss runs – five years valued within past 90 days and details of losses in excess of \$10,000
- Roofing Contractors Supplemental
- Firms in business less than five years, will need owner(s) resume

