

General Contractors

E.A. Kelley is pleased to announce the introduction of our new program for General Contractors. The program is designed for small commercial and residential contractors with up to \$3,000,000 in gross sales (submit if higher). You will find our forms, rates and minimum premiums are competitive.

There are some important changes that will differentiate the general contractor program from the artisan contractor program:

- Audits will be performed on all risks.
- Inspections, including a job site visit, are required on all accounts.
- Inadequately insured subcontractors will not be excluded. If inadequately insured subcontractors are discovered upon audit, they will be charged as payroll (see AGL-130).
- New multi-family construction will be excluded country-wide (AGL-134).
- The Classification Limitation endorsement has been removed, as unscheduled classifications will be charged upon audit.

AGL-128 0313 Exclusion - Designated Work - New Residential Construction or Conversion Project is mandatory on risks written as commercial only where a reduced premium has been offered. This endorsement is also mandatory for all general contractors in California.

AGL-130 0313 Subcontractors - Definition of Adequately Insured - be sure all subs meet the criteria required in this form. Uninsured subs will be charged as payroll.

AGL-134 0313 Exclusion - Condominiums, Townhomes, Townhouses, Tract Home Projects is required on all general contracting risks country-wide.

Completed ACORD and supplemental applications are required. Five (5) years of currently valued loss runs are required upon binding.

Should you have any questions please contact your Underwriter.

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