

Specialty Casualty



Commercial Contractors

Our underwriting specialists provide customized insurance solutions for small to mid-sized artisan, specialty trade and commercial general contractors engaged in the construction of new commercial buildings and the maintenance, service, repair or remodeling of existing commercial structures. Primary General Liability contracts are offered on a practice policy or project-specific basis.

Target Risk Profile

Preferred risks include well-managed companies with quality control standards, strong contracts and a low frequency of claims history in the following industry segments:

- General Contractors
- Subcontractors
- Owners Interest
- Projects

Coverage Highlights & Advantages

- ISO coverage form, 2007 Edition
- Occurrence and claims-made coverage triggers available
- Term of project policies
- Identity Recovery Coverage - included no charge
- Employee Benefits Liability
- Primary and non-contributory wording
- Stop Gap Liability
- Waiver of Subrogation
- Additional insureds — wide variety of options, including A.I.'s with products / completed operations
- Per project aggregate endorsements
Aggregate caps options of \$3M, \$5M and \$10M available
- Customized coverage extensions for construction risks

Policy Limits / Capacity

- \$1M per occurrence / \$2M general aggregate / \$2M products and completed operations aggregate

Premium & Attachment Thresholds

- Minimum policy premiums generally start at \$10,000 but will vary by class of business and territory
- Flexible attachment points: small to moderate deductibles, generally starting at \$2,500

Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted wholesale brokers.

Targeted Classes / Appetite

The following are just some of the classes written that reflect our broad appetite for business:

- Boiler installation, repair, service
- Concrete construction
- Demolition
- Drilling – non-gas / oil, no directional
- Excavation, grading, site prep
- Electrical, HVAC and plumbing
- Elevator install, repair, service
- Industrial maintenance
- Infrastructure developers
- Insulation
- Masonry & stone
- Machinery installation, repair, service
- Metal erection – structural & non-structural
- Power line and conduit
- Painting & sandblasting
- Roofing
- Sprinkler installation
- Street & road
- Utility contractors
- Water / sewer



AmTrust E&S Insurance Services
An AmTrust Financial Company

www.amtrustes.com

Specialty Casualty

Why AmTrust E&S

- **Flexible, knowledgeable, individual risk underwriters:** No matter how complex or difficult the coverage, our experienced underwriters will work closely with you to develop a custom-made solution.
- **Limited distribution platform:** Offering limited appointments to a select number of brokers provides a competitive advantage and fosters meaningful trading partnerships.
- **Dedicated claims team:** Our experienced claims professionals are committed to providing best-in-class claims management and working aggressively to protect your clients' interests.
- **Strength and stability:** Our coverage is backed by the exceptional financial strength and solid claims-paying ability of AmTrust Financial Services, rated "A-" (Excellent) by A.M. Best.

About AmTrust E&S

AmTrust E&S Insurance Services, Inc. is an excess and surplus underwriter of specialty insurance products designed to meet the unique coverage and claims-handling needs of a diverse array of hard-to-place/nonstandard risks.

We distribute our products through a select group of licensed and contracted surplus lines brokers. Coverage is offered on a non-admitted basis in all 50 states and the District of Columbia through our underwriting divisions: Commercial Casualty, Professional Liability and Contract Binding.

AmTrust E&S Insurance Services is a subsidiary of AmTrust Financial Services, Inc., a multinational property and casualty insurer with an A.M. Best rating of "A-" (Excellent), FSC "XV," Stable Outlook.

To learn more about our products and services, visit www.amtrustes.com.

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Loss Run Requests

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If you are interested in an appointment with AmTrust E&S or in learning more about our products and services, please contact us or visit our website at www.amtrustes.com.



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