

Specialty Casualty



Residential Contractors

AmTrust E&S offers customized Primary General Liability programs for a wide array of small to mid-sized residential specialty trade contractors, general contractors and custom home builders. Coverage is offered on a practice- or project-specific basis for contractors engaged in the construction of new buildings and the maintenance, service, repair or remodeling of existing residential structures.

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:

- Residential renovation and remodeling
- Custom homebuilders
- General contractors and artisans involved in the construction of select multi-family structures, including condos, townhomes in Non-CD states

Coverage Highlights & Advantages

- Commercial General Liability and Products / Completed Operations Liability; 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 and 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 of business written that reflect our broad appetite. Underwriting appetite varies based on territory and jurisdiction:

- Carpentry
- Concrete construction
- Demolition
- Drywall & plastering
- Electrical, plumbing & HVAC
- Excavation, grading & site prep
- Fence erection
- Insulation
- Kitchen & bath remodelers
- Landscape, irrigation and drainage systems
- Metal erection: decorative & structural
- Masonry, tile & stone
- Painting: interior & exterior
- Roofing
- Swimming pool construction & maintenance
- Sprinkler installation



AmTrust E&S Insurance Services
An AmTrust Financial Company

www.amtrustes.com

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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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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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(Excellent) FSC "XV,"
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