



In-House Umbrella & Excess: Construction

Product Offering and Requirements

- **Individual risk underwriting**
- Admitted/Non-Admitted paper available (varies by state)
- Increased capacity: can stack multiple programs if needed
- Work with four exclusive program carriers
- Minimum of \$1/\$2m attachment needed, some classes/exposures require \$2/\$4m
- Can provide terms over multiple underlying carriers
- Labor Law coverage follows underlying
- No Ground-up construction in 5 boroughs of NYC
- Flexible coverage form
- Minimum policy premium is \$10,000
- Up to \$10,000,000 limits in excess nationwide
- Risks up to \$100,000,000 in revenue

Target Classes

- Roofers
- Plumbing & Electrical
- Build-out/carpentry
- General Contractors
- Street & Road
- Flooring
- Drywall
- Masonry
- Excavation
- Janitorial

Recent Success

- | | | | |
|----------------------|------------|-----|-------------------|
| • Tile Contractor | \$5m limit | NY | \$27,929 premium |
| • HVAC Contractor | \$5m limit | NYC | \$90,373 premium |
| • Framing Contractor | \$5m limit | NY | \$18,390 premium |
| • Glass & Glazing | \$5m limit | NJ | \$33,348 premium |
| • General Contractor | \$5m limit | NY | \$329,000 premium |

Send all submissions to submit@whgreene.com

Contact Us

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