

## Owner Acting as General Contractor Product

Our Owner Acting as General Contractor Product is designed to cover the interests of an owner who chooses to act as a general contractor in the construction, renovation or conversion of a structure. This product is perfect for individuals who seek to manage and control their own project.

### PRODUCT FEATURES:

- ▶ No Liability Deductible
- ▶ Non-auditable policy
- ▶ Construction work performed by owner or his/her employees permitted
- ▶ Commercial General Liability Policy Form to better protect the property owner for premises liability and liability arising out of subcontracted work.
- ▶ Broad Eligibility to include:
  - Contract costs up to \$1,000,000
  - New construction, renovation or conversion of an existing structure
  - Work performed by owner or his/her employees permitted
- ▶ Flexibility
  - Policy terms of 3, 6, 9 or 12 months available
- ▶ Coverages
  - General Liability-excluding the Products-Completed Operations Hazard
  - Limits up to \$1,000,000/\$2,000,000 available

### ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A ++ carrier
- ▶ Competitive pricing
- ▶ Quick quote turnaround
- ▶ All risk coverage form

