



VELA
INSURANCE SERVICES
| a Berkley Company

Excess Liability

CONSTRUCTION | *General Liability*

Vela's experienced and trusted underwriting team provides our valued partners the ability to place a wide range of residential and commercial contractors via Vela's flexibility and exceptional service. We excel at customizing terms and conditions to satisfy the needs of our brokers and their customers. Our product offerings include Primary GL, Supported Excess Liability and Project Specific coverage options to provide a variety of solutions to meet your customer's needs.

Vela provides Lead Excess coverage directly over its own primary General Liability, or over both its own primary General Liability and a separate carrier's Auto Liability and/or Employer's Liability coverages.

Available Limits

- XS Limits up to \$5,000,000

Attachment Point

- CGL attachment point of \$1M/\$2M/\$2M
- Minimum underlying Auto Liability limits of \$1M
- Minimum underlying Employer's Liability limits of \$500K/\$500K/\$500K

Policy Type

- Practice Policy
- Project-Specific Policy

Minimum Premium

- \$3,500

Appetite

- Vela provides exceptional insurance protection to a broad range of residential and commercial contractors, and supported excess is available on most underlying GL quotes.
- When providing coverage over another carrier's Auto policy, Vela targets contractors with small-to-medium size construction-related fleets, i.e. private passenger truck (PPT), light or medium service-type truck vehicles.
- Vela will only sit excess of primary carriers (Auto/EL) with an A.M. Best financial rating of A- VII or better.

Territory

Multi-state coverage, excluding New York.

Excluded Classes

- Underground mining operations
- Structural concrete/structural steel contractors – over 5 stories
- Zip line, bungee jump, or amusement ride construction
- Dam, dike and levee contractors
- Alarm installation/service/repair with monitoring
- Crane, rigging, scaffolding and/or tower equip. contractors with direct payroll
- Commercial Roofing

Coverage and Service Benefits

- Long-term underwriting expertise with one Underwriter (Risk Specialist in CA) providing both your primary and excess quotes.
- Proactive interface with Vela's in-house claims department that assures rapid, responsible claims resolution with consistent handling of both the primary and excess claims.
- ISO Coverage Form CX 00 01 04 13 – Commercial Excess Liability Coverage Form

Exceptional Security

Business is written on behalf of insurance company subsidiaries of W. R. Berkley Corporation that are Rated A+ (Superior) XV by A.M. Best (Outlook: Stable) A+ (Strong) by Standard & Poor's (Outlook: Stable).

Excess Liability

Underwriting and Risk Analysis Team

Vela Insurance Services | a Berkley Company, provides excess & surplus lines insurance solutions through our exclusive network of wholesale brokers in our specialized market segments.

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Vela Insurance Services conducts business as Vela Insurance Services, LLC in California as a licensed surplus lines broker License Number 0C94218.



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