



**VELA**  
INSURANCE SERVICES  
| a Berkley Company

# Contractors General 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.

### Top 10 Classes

Vela provides exceptional insurance protection to a broad range of residential and commercial contractors, including our Top 10 listed below.

- Homebuilders
- Commercial General Contractors
- Concrete Construction
- Excavating/Grading
- HVAC Contractors
- Drywall Contractors
- Electrical Work
- Swimming Pool Contractors
- Residential Roofing
- Residential Remodelers

### Prohibited Classes of Business

New condominium construction, blasting contractors, architects/engineers/surveyors, employment agencies, and consultants other than construction managers.

### Territory

Multi-state coverage, excluding NY.

### Coverage Limits

\$1M/\$2M/\$2M \$2M/\$2M/\$2M \$2M/\$4M/\$4M

*Coverage types available:*

- Practice policies for both general contractors and subcontractors/trade contractors
- Project specific policies for the owner and/or general contractor

### Minimum Premium

\$10,000 for most classes

*Exceptions include: concrete/foundations, plastering/stucco, directional drillers/borers, fire suppression systems, roofers, water proofers and general contractors*

### Minimum Deductible

\$2500 with higher deductibles/SIRs available

### 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).

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## Underwriting and Risk Analysis Team



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**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.

### Locations:

Atlanta, GA  
Chicago, IL

Los Angeles, CA  
New York, NY

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