

## Construction

Kinsale's Construction Division writes all types of commercial, industrial, residential, and specialty trade contractors. A typical contractor has over \$2 million in revenue. Our team specializes in creatively underwriting your hard-to-place contractors that may have a poor loss history, tough exposures, or other difficult risk characteristics.

### Target Classes

- General contractors, custom home builders, trade contractors, and subcontractors
- Residential renovation and remodeling: all trades eligible
- Commercial construction: general and subcontractors
- Concrete construction
- Demolition
- Elevator installation and service
- Excavation, site preparation, grading
- Fire suppression
- Framing
- Horizontal drilling, conduit construction
- HVAC
- Infrastructure developers
- Janitorial
- New York construction (interior operations only)
- Plaster, stucco, EIFS
- Roofing
- Steel erection
- Seismic retrofitting
- Water/sewer mains

*Project-Specific, Owner's Interest, OCP, and Discontinued Operations available*

### Submission Requirements

- ACORD Commercial Insurance application and General Liability application with a complete description of operations (signed and dated by the insured when bound)
- Supplemental application, where appropriate (signed and dated by the insured when bound)
- Five-year currently-valued company loss runs with a description provided for losses over \$25,000
- Website information

### Submission Address

[cn@kinsaleins.com](mailto:cn@kinsaleins.com)

### Policy Structure

- \$10M excess capacity available through Kinsale's Excess Casualty Division
- Commercial General Liability and Products/Completed Operations Liability
- ISO Occurrence and Claims-Made coverage forms; proprietary and manuscript forms available to customize coverage
- Per location and per project aggregate options
- Deductibles \$0 - \$25,000

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