

# OWNER ACTING AS GENERAL CONTRACTOR PRODUCT

- Ⓢ Risks with up to \$1,000,000 in total project cost
- Ⓢ Applicant is the owner of the property
- Ⓢ Applicant is not a general contractor by trade
- Ⓢ Owner is acting as the general contractor for this job only
- Ⓢ Exterior operations up to a maximum of four stories or fifty feet from grade level
- Ⓢ Project has not already commenced (other than site preparation or demolition prior to the inception date of the policy)



## PRODUCT ADVANTAGES

- ▶ No liability deductible
- ▶ Non-auditable policy
- ▶ Construction work performed by owner or his/her employees permitted
- ▶ Broad eligibility
- ▶ Flexible policy terms considered (3, 6, 9 or 12 months)
- ▶ Ability to consider new construction, renovation or conversion of an existing structure

## AVAILABLE LIMITS

General liability available up to \$1,000,000/\$2,000,000 aggregate

## BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See [www.usli.com/brc](http://www.usli.com/brc) for a full list of available business solutions

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Located in AK, AZ, CA, CO, LA, NV or WV
- ▶ Project has already commenced or is expected to exceed 12 months
- ▶ Building is currently damaged (fire or otherwise) or is not totally vacant
- ▶ Adding of stories to an existing structure
- ▶ Certificates of insurance are not required from all sub-contractors naming the applicant as an additional insured

NOTE: Ineligible risk characteristics include, but are not limited to those listed above.

## CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888.845.1637 OR VISIT APOGEEINSGROUP.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.