

Contractors Casualty



Richmond National focuses on commercial, industrial, and residential general contractors and artisan/trade contractors.

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**[https://www.richmondnational.com/
contractors-casualty/](https://www.richmondnational.com/contractors-casualty/)**

Target classes

**Commercial General Contractors | Residential Remodeling General Contractors | Custom Home Builders
| Residential & Commercial Artisan/Trade Contractors | Industrial Construction, Services, & Maintenance**

Commercial & Residential classes

- Alarm installation, service, or repair (no monitoring)
- Carpentry: interior or structural
- Construction managers
- Ceiling or wall Installation
- Concrete construction
- Drywall
- Electrical wiring & apparatus
- Heating or air conditioning
- Excavation, grading, land clearing
- Landscaping & hardscaping
- Metal erection: non-structural or structural
- Masonry
- Painting: interior or exterior
- Paving: driveways, sidewalks, & parking lots
- Solar system installation
- Swimming pools construction & service

Industrial/Heavy Construction & Service classes

- Boiler
- Cell tower erection & communication equipment
- Cable Lines
- Demolition
- Electrical systems
- Irrigation or drainage systems
- Power line & conduit construction
- Machinery or equipment: mechanical construction, conveyors & farm equipment
- Sewer & water mains
- Street & road construction (no bridges, highway overpasses or flagging/traffic control by employees)
- Tanks: above ground
- Welding
- Painting & sandblasting

Coverages available

- Blanket & schedule AI's (various edition dates available) - ongoing & completed operations
- Blanket & schedule waiver of subrogation
- Primary & non-contributory
- Per project aggregate - \$5M cap limit
- Flexible deductibles
- Medical payment coverage / EBL / Stop gap
- Owner's interest & Project specific (short term to 2-year terms available & prod./comp ops extensions available)
- Contractors pollution liability (optional CGL coverage), claims made, & limits up to \$1M per claim / \$2M aggregate
- Pollution exclusion with hostile fire or building heating, cooling, & dehumidifying equipment / hostile fire exception
- Coverage extensions w/ sub-limits (e.g. pesticide & herbicide, pool pop up, limited property damage extension)

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