



Roofers Plus GL

PROGRAM HIGHLIGHTS

Roofers Plus General Liability provides coverage for eligible roofing contractors.

- A Rated by AM Best
- Occurrence Form
- 1/2/2 Limits Available
- Gross Receipt Based
- Low Down Payment
- No Maximum in Gross Receipts or Payroll

General Liability Sample

- General Aggregate \$2,000,000
- Products/Completed Operations Aggregate \$1,000,000
- Personal and Advertising Injury \$1,000,000
- Property Damage \$1,000,000
- Each Occurrence \$1,000,000
- Bodily Injury \$1,000,000
- Fire Damage (Any One Fire) \$50,000
- Medical Expense (Any One Person) \$5,000
- Deductibles \$2,500
- Premium Financing Available

Buy Back Endorsements ~ additional premium*

- Blanket Additional Insured (Ongoing)
- Blanket Waiver of Subrogation
- Blanket Primary Wording
- Blanket Per Project Aggregate
- Blanket Comp Ops – Commercial Only – 2037 Equivalent
- Blanket Your Work – Commercial Only – 1185 Equivalent
- Condominiums and Multi Family Homes – New
- Condominiums and Multi Family Homes – Structural Repair
- Course of Roofing Operations
- Acts of Terrorism
- Schools & Recreation Facilities
- All Heating Devices
- Hospital Project Work
- Buildings and Structures Exceeding 3 Stories (Exterior) Snow Plow/Snow Removal Operations

ROOFING CONTRACTOR FAQs

Q. Can I buy open roof coverage under the policy?

A. Yes, at roughly 20% with a sublimit of \$50,000.

Q. What about coverage for uninsured sub contractors?

A. This is available, also around 20%, with a sublimit of \$50,000.

Q. Is there coverage for remodeling?

A. There is no problem with remodeling or room additions.

Q. What other coverages can be added?

A. Condo, hospital, schools, 4 story buildings, torch work, overspray can be added. *Please advise if these apply.*

Q. Is there coverage for work in other states?

A. This is a national program but currently there is no coverage for work in Louisiana.

Q. How is the premium calculated? Is it auditable? Is it broken down by services?

A. Premium is based on gross receipts, and yes, it is auditable. Keep in mind for budgeting. It is not generally broken down by services.

Q. What are subcontractor requirements?

A. (1) Hold Harmless Agreements, (2) Name you as additional insured, (3) be insured for at least \$1mil/\$1mil (exact match not required, and (4) certificates of insurance provided.

Q. What about house raising, leveling and shoring.

A. Coverage for these is not available under the contract.

Submissions Requirements

Expiring Declarations page, Roofers Plus GL application or any previous application submitted to another carrier or agent. Claims history if applicable.

**These endorsements are available and may be 10-20% additional premium. Please be sure to check if any of these endorsements are already included in your quote. Only the policy itself can dictate policy terms. Be sure to review carefully. Also, please keep in mind that this program responds to start up companies, paper contractors and hard to place roofing contractors and can be used to begin your insurance history. BBE051513*