



ETHOS SPECIALTY

# New York General Contractors and Owners General Liability Insurance

## SUMMARY

At Ethos Specialty, our team of highly-skilled underwriters, lawyers and safety professionals offers comprehensive general liability solutions for general contractors and owners in New York State, one of the most challenging jurisdictions for general liability insurance.

Our mission is to provide owners and general contractors with a best-in-class general liability program that will respond to the unexpected events that may occur during a project and to ease the worry of financial loss that can occur due to an array of liability issues that are unique to New York.

New York's unusual hazards and complicated laws result in a broadened responsibility for owners and general contractors, including the requirement of providing a safe working environment. We offer the coverage and risk management and loss control services you need to mitigate and insure this broadened risk exposure, whether it's bodily injury or property damage to a third party caused by your work or the liability of others assumed under contracts.

## PRODUCT AND COVERAGE HIGHLIGHTS

- Primary General Liability
- Primary limits of up to 5/5/5
- Coverage for project terms up to 60 months
- Extended Products and Completed Operations coverage for 6 years
- No subcontractor restrictions, conditions, warranty
- AM Best A XV paper

## RISK MANAGEMENT AND LOSS CONTROL

- Full access to our claims and legal experts
- A team of licensed Safety Managers is available as needed or required
- Third party inspections include recommendations to reduce or mitigate risk
- Expedited investigations and favorable claims resolutions
- Access to cutting-edge technology to improve site safety management



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# New York General Contractors and Owners General Liability Insurance (continued)

## CONTACTS



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All policies are provided by leading Syndicate and Carrier partners with AM Best Ratings of 'A' or higher.

## ABOUT ETHOS

Ethos Specialty is a leading Managing General Underwriter (MGU) that develops industry-specific insurance programs and provides specialized underwriting services on behalf of high-quality carrier and syndicate partners. Ethos benefits from the deep financial capabilities and underwriting expertise of its parent company, Ascot Group, and is able to match risk to multiple sources of capital as well providing the highest quality, independent underwriting service to its industry partners and capital providers.

## DISCLAIMER

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