



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 10/10/10
- 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

CONTACTS



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

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

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 has developed, and is the underwriting manager for, multiple niche-programs across Property, Casualty and Transactional Liability Insurance.

DISCLAIMER

The information contained herein is offered as insurance Industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. Statements of coverage availability and scope are general in nature, subject to change and underwriting of any individual risk, and provide no guaranty or warranty of coverage, express or implied. The precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued. Insurance brokerage and related services are provided by Ethos Specialty Insurance Services LLC (California License No. 0M29989). The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk.