



Eligible Loss History

(No losses over \$5,000 in the last 3 years)



Prior Insurance Not Required



New Businesses Acceptable



80 Classes Available

3 coverage packages

43 States Available Excluding:

- ✗ • Alaska
- ✗ • New York
- ✗ • West Virginia
- ✗ • Delaware
- ✗ • Virginia
- ✗ • Wisconsin
- ✗ • Louisiana
- ✗ • Washington

Three Coverage Options:

- Select** (Claims-Made Coverage Form)
- Enhanced** (2 Year Sunset Clause)
- Premier** (Full Occurrence)

**The Select (Claims-Made) product provides better coverage for some of the 80 types of businesses covered.*

Range of Limits

Occurrence Limit \$100,000 - 1,000,000

Aggregate Limit \$100,000 - 2,000,000

Aggregate Limit either matches the Occurrence Limit or is double the value.

Your limits [Ⓢ]

General liability limit

\$100,000	\$300,000	\$500,000	\$1,000,000
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Aggregate limit

\$500,000	\$1,000,000
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[Build coverage](#)

Self Insured Retention*

\$1,000 for most business classes.

There are 3 business classes out of 70 that have a retention of \$2,000

- **Carpentry** - Construction of residential property not exceeding three stories in height
- **Roofing** - Commercial
- **Roofing** - Residential

American Builders Insurance Company Risk Retention Group, Inc maintains an A rating with Demotech, Inc.

*Self Insured Retention: "Policies subject to a SIR provide that the insurance company is obligated to pay only the portion of the damages in excess of the SIR. Generally, if an insurance policy provides for a SIR, there is no coverage until the loss exceeds the SIR. The insurance company has no obligation to pay anything to the claimant for claims within the SIR. Rather, those claims are paid by the insured. Most retail establishments choose to buy policies with a SIR to avoid having to post collateral with the insurer securing their reimbursement claim under a deductible policy."

Reference: https://www.americanbar.org/groups/business_law/publications/blt/2021/01/deductibles-retentions/



Contractors Eligible Business Classes

Advertising Sign Companies	Floor Waxing	Paperhanging
Air Conditioning Systems or Equipment	Furniture or Fixtures	Plastering or Stucco Work
Alarms And Alarm Systems	Garbage, Ash or Refuse Collecting	Plumbing
Appliances & Accessories Installation, Servicing Or Repair	Grading of Land	Roofing
Carpentry	General Contractors Program	Septic Tank Systems
Carpet, Rug, Furniture or Upholstery Cleaning	Handyperson	Sheet Metal Work
Ceiling or Wall Installation	Heating or Combined Heating & Air Conditioning Systems or Equipment	Siding Installation
Chimney Cleaning	House Furnishings Installation	Sign Erection, Installation or Repair
Cleaning - Outside Surfaces of Buildings	Insulation Work	Sign Painting or Lettering
Communication Equipment Installation	Interior Decorators	Solar Energy Contractors
Concrete Construction	Janitorial Services	Street Cleaning
Contractors	Landscape Gardening	Swimming Pool Servicing
Debris Removal	Lawn Care Services	Television or Radio Receiving Set
Door, Window or Assembled Millwork	Logging and Lumbering	Tile, Stone, Marble, Mosaic or Terrazzo Work
Driveway, Parking Area or Sidewalk	Masonry	Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating
Drywall or Wallboard	Metal Erection	Truckers
Electrical Work	Office Machines or Appliances installation, inspection, adjustment or repair	Upholstery
Excavation	Painting - exterior	Warehouses
Fence Erection Contractors	Painting - interior	Window Cleaning
Floor Covering Installation	Painting	

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