

Eligible Risks

Artisan Contractors

- Contractors with annual payrolls of up to \$1M, annual receipts of up to \$3M
- Up to 25% of work may be subcontracted to others

General Contractors

- Residential GCs may have up to \$10M in annual receipts, with no more than \$3M allocated to any single project.
- Commercial GCs may have up to \$4M in annual receipts, with a maximum of \$1M for any single project.
- There is no limitation on the percentage of work subcontracted to others.
- Residential and commercial GCs may engage in new construction, remodeling, and tenant improvements
- Work on structures greater than three stories is included
- A 25-unit limitation applies per development
- Condominiums/townhouses - condo conversions and tract-like housing

Highlights

- Hundreds of available classes are offered through multiple carriers
- Targeting small to mid size business with multiple levels of coverage available
- A separate excess liability policy is available above the primary general liability coverage, with limits of \$1M per occurrence and in the aggregate.

Target Risks

- General contractors
- Roofing
- Concrete work
- Drywall
- Painting
- Handyman
- Power washing
- Tree trimming
- Snow and ice removal
- HVAC
- New ventures
- Lapses in coverage
- Accounts with losses

Submission Requirements

- Acord application
- Loss runs

Ways to Submit

Online Submissions

[Xpress online rater](#)

Alternative Submission Options

- essubmissions@wholesure.com
- [Agent Portal](#)