



## CONTRACTORS | SMALL COMMERCIAL UNIT

### AVAILABLE COVERAGE

Primary General Liability

### GENERAL LIABILITY

Written on ISO Commercial General Liability Form CG001 (12/04) with non-standard endorsements.

### TARGET CLASS

Residential (Tract/Custom) & Commercial Contractors  
No limitation on Tract or Condominium work!

### TRACT SUBCONTRACTORS

- Concrete
- Drywall
- Grading
- Electricians
- Framing
- Pool
- Landscaping
- Fencing
- HVAC
- Flooring
- Painting
- Others, etc.

### COVERAGE HIGHLIGHTS

Occurrence coverage from, \$1MM/\$2MM/\$2MM limits available, Blanket additional insured endorsement (additional charge), blanket waiver of subrogation (additional charge), deductible as low as \$1,000, no sunset clause.

**\$500 Minimum Premium – All Classes of Business**

### CARRIER RATING

Policies are issued with an A-VII rated carrier

### HOW WE HELP

As an insurance agent or broker, you need quick access to diverse markets and a wide variety of managing general agency expertise.

Towerstone's Small Commercial Unit (SCU) insurance professionals can provide access to some of the most competitive and comprehensive property and casualty markets available.

Towerstone operates as an SCU with in-house authority to write on behalf of 12 carriers. With the capability to write most main street business, with classes ranging from contractors, mercantile, manufacturing, hospitality, habitational and all types of commercial real estate. Towerstone can entertain multiple lines of business, including GL, Liquor, Property, Excess/Umbrella, D&O, Crime, Auto, Worker's Comp and Inland Marine.

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