

CONSTRUCTION CONTRACTOR PROGRAM

Get comprehensive insurance coverage from a national carrier with extensive construction market expertise.

RLI has nationwide admitted basis capabilities, is a Treasury-listed specialty property and casualty insurer and is rated A+ (Superior) by AM Best.

RLI has written contractors since 1979. Our program is supported by underwriters with strong industry expertise who provide the same high service standards you've come to expect from RLI. We have a proven track record of profitability and stability in an ever-changing construction marketplace.

CONSTRUCTION CONTRACTOR PROGRAM

RLI has two admitted Construction Contractor products, providing the capability to write contractors of various sizes and classifications.

Contrac Pac® – Quickwrite

This product targets small to medium-sized contractors performing residential and commercial operations. Our sleek online agency portal provides streamlined quoting, with integrated applications, intelligent underwriting capabilities and bind on-demand capabilities. Coverages are built around a general liability base.

Contrac Pac® – Package

Our package policies are designed for larger contractors with full package capabilities submitted via traditional ACORD applications, and provide maximum flexibility for creative coverage solutions.

TARGET APPETITE AND ELIGIBILITY

General Contractors

- Owner must be active on the jobsite daily
- Hires and supervises all subcontractors; no cap on ratio
- New construction permissible – excluding townhomes, rowhouses, co-op buildings, condos and/or common interest developments of any size
- Up to 5 homes in a tract/subdivision per policy period
- Contrac Pac® – Quickwrite
 - Gross receipts of \$4M and under
- Contrac Pac® – Package
 - Gross receipts over \$4M

Artisan Trade Contractors

- New ventures acceptable with 3 years trade experience
- Up to 15 homes in a tract/subdivision per policy period
- Residential or commercial operations
- Contrac Pac® – Quickwrite
 - Gross receipts of \$3M and under
- Contrac Pac® – Package
 - Gross receipts over \$3M

PRODUCT OFFERINGS

General Liability	Contrac Pac® Quickwrite	Contrac Pac® Package
Contractors Liability Enhancement	Available	Available
Excess Liability	Limited Availability*	Available
Cyber Liability	Available	Available
Stop Gap	Available	Available
Blanket Additional Insured (Including primary, non-contributory and waiver)	Available	Available
Other AI forms available • Including ongoing and completed operations • Scheduled or blanket	Available	Available
Inland Marine	Contrac Pac® Quickwrite	Contrac Pac® Package
Contractors Tools and Equipment	Available	Available
Installation Floater	Available	Available
Employee Tools	Available	Available
Non-Owned Equipment	Available	Available
Commercial Property	Contrac Pac® Quickwrite	Contrac Pac® Package
Building	N/A	Available
Business Personal Property	Available	Available
Business Income	N/A	Available
Commercial Auto	Contrac Pac® Quickwrite	Contrac Pac® Package
Hired / Non-Owned	N/A	Limited Availability*
Owned Auto	N/A	Available

*Refer to underwriter for more details



DIFFERENT WORKS

Rated A+ (Superior) by AM Best
Rated A (Strong) by Standard & Poor's
RLICORP.COM

9025 N. Lindbergh Dr. • Peoria, IL 61615
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