

Construction General Liability Wrap-Up

Starr Construction introduces Starr CIP Enterprise, a new product for the construction industry that combines primary and excess general liability coverages for qualified construction projects. Designed for owners and contractors, this offering is only available through an exclusive group of wholesale brokers who specialize in construction.

As one of the leading insurance providers in the industry, our experienced team of underwriters has the knowledge and expertise to structure a program that meets the individual needs of each project while simultaneously ensuring continuity of coverage and cost efficiency.

Coverages Available

- Primary & Excess General Liability

Target Risks

- Commercial Grade Projects
- Owners, sponsors, general contractors, and joint ventures involved in public and private construction projects valued at \$20M or higher including:
 - Schools
 - Hospitals
 - Senior housing
 - Infrastructure
 - Government buildings
 - Mixed-use including commercial grade apartments
 - Retail
 - Apartments
 - Hotels
 - Casinos
 - Other commercial construction projects

Limits, Deductibles & Minimum Premium

- Primary: \$2M/\$2M/\$2M and \$2M/\$4M/\$4M
- Excess: Up to \$25M in limits available
- Minimum value: \$20M for single site Wrap-Up, \$200M for a multiple or “rolling” project / location CIP
- Deductibles: \$25,000 - \$100,000
- Minimum premium: \$100,000

Starr Advantages

- Wrap-Up format maximizes coverage consistency, subcontractor quality and cost efficiency
- Extensive underwriting experience and in-depth understanding of Wrap-Up coverage ensures that the most comprehensive program structure is in place
- Primary and Excess lines from the same carrier ensures coverage continuity and a seamless claims-handling process
- Use of non-admitted paper for maximum creativity when addressing risk-specific coverage needs for unique projects
- A.M. Best Rated: “A” (Excellent) means long-term financial stability and the strength to absorb significant risk transfer over the life of the project

Minimum Submission Requirements

- ACORD application
- Five years currently valued loss and exposure information for the general contractor
- Safety manual / risk control contact information
- Soils / Geotech reports
- Contractors supplemental application

Contact

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