

ROOFING CONTRACTORS



Tailored Coverage for Peace of Mind

We are committed to offering ultra-competitive rates, especially for larger roofing businesses with high volumes and gross revenues over \$3 million. We understand the unique needs of your clients, whether big or small, and provide comprehensive coverage options that stand out in the market.

In addition to liability, we provide Property (on a broad form basis), Crime, Contractors Equipment, Tools, and Installation Floaters at one competitive premium. Increased limits above base minimums are available on most coverages, including:

- Cold Roofing
- Hot Tar Roofing
- Torch-on Applications

Underwriting Considerations

- Minimum Liability Premiums:
 - \$10,000 for Cold Roofing, Shake/Shingles/Metal Cladding, and Cold Bur, Cold Membrane/EPDM
 - \$20,000 for Hot Roofing, including Torch Work, Hot Mop/Hot Build-up
- Subject to receipt of a fully completed application
- Minimum Deductibles:
 - \$2,500 for Cold Roofing
 - \$10,000 for Hot Works

Coverage / Optional Inclusions

- Commercial General Liability (Occurrence form) with limits up to \$5,000,000 in-house
- \$1,000,000 Tenant's Legal Liability
- \$1,000,000 Sudden & Accidental Pollution
- \$500,000 Forest Fire Fighting Expenses
- \$250,000 Errors & Omissions (may increase to \$1,000,000)
- \$250,000 Limited Fungi or Spore Coverage
- \$25,000 Faulty Workmanship Included
- \$25,000 Employment Practices
- \$1,000,000 Employer's Bodily Injury Liability
- \$1,000,000 Employee Benefits
- \$50,000 Product Recall
- Increased limits can be provided via Excess and/or Umbrella Liability.

Partner with SWG Specialty!

Powerful Insurance Partnerships
Financial Integrity and Robust Oversight
Access to Exclusive Products
Flexible Coverage Options