

ROOFING CONTRACTORS

Tailored Coverage for Peace of Mind

We are committed to offering ultra-competitive rates, including larger roofing businesses with high volumes for heat application 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
- Optional Legal Expense Insurance Add-On:

Protect your roofing business from costly legal challenges with our Commercial Legal Expense Insurance, available as an add-on to your insurance policy. Coverage includes legal costs for contract disputes, employment issues, criminal defence, property or tax disputes, licence protection, privacy and anti-spam legislation matters, plus unlimited telephone legal advice.

Limits up to \$200,000. Higher limits can be provided on an offer and accepted basis.



Coverage / Optional Inclusions

- Commercial General Liability (Occurrence form) with limits up to \$10,000,000
- \$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, which enables us to provide competitive pricing for higher limit requirements.

Important Notes:

- PFAS Exclusion does not apply to Roofing policies.
- The General Aggregate matches the policy limit and
- The Product Completed Operations Aggregate matches the policy limit. for seamless and full coverage.

Partner with SWG Specialty!

Powerful Insurance Partnerships
Financial Integrity and Robust Oversight
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