

PROGRAM HIGHLIGHTS:

Aids in mitigating exposure for third-party action over bodily injury claims against General Contractor brought by Subcontractor.

GENERAL LIABILITY COVERAGE FEATURES:

General Contractor Liability for losses due to bodily injury damages to a listed subcontractor occurring on General Contractor's declared workplace premises

Aids in filling coverage gaps should an Absolute Employers Liability Exclusion be attached to the General Contractor's general liability policy

Coverage Benefits

Damages for care and loss of services

Damages include amounts for actual and punitive damages

Loss Adjustment Expenses included

Duty to defend included

OCCUPATIONAL ACCIDENT COVERAGE OPTION:

General Contractor is policyholder

Premium based on job cost, not payroll

Covers each listed uninsured subcontractor while working on General Contractor's covered jobsite

Occupational Accident Benefits provided for subcontractor bodily injury on no-fault basis

Occupational Accidental Death

- Lump sum payment
- Dismemberment included

Occupational Disability – 52 weeks benefit period

- 75% of salary to designated maximum

Occupational Medical – 52 weeks benefit period

- 100% of the usual and customary charges

