



**NATIONAL E & S**  
**INSURANCE BROKERS**  
 SPECIALTY WHOLESALE INSURANCE BROKERS

# Artisans & General Contractors GL / CPL Combined



## 3 "A" Rated Carriers For Our Artisan & GC Program Combined GL and Pollution Policy Form

### This policy includes the following:

- Occurrence General Liability has defense costs outside the limits
- Occurrence Contractor Pollution Liability has defense costs outside the limits
- Occurrence based mold with defense outside for most classes of business
- Blanket Additional Insureds where required by written contract including your work wording
- Transportation Pollution
- Non Owned Disposal Sites
- Per Project Aggregate - No maximum aggregate
- Will consider tract work for select trade subcontractors including additional insured for completed operations

Most contractors work in environments where asbestos, lead, mold, bacteria, and blood borne pathogens may exist. General Liability policies specifically exclude these exposures. Offering this to your clients will help your agency protect your own errors and omissions exposure and separate you from competitors.

Nose coverage is available for those risks that may currently have claims made Monoline Contractor Pollution Liability with or without mold.

The rates and terms for the combined form are usually much better than other surplus lines carriers offering general liability only. **In many cases we offer GL + CPL for less premium than others offering just GL.**



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