



http://www.gorisc.com



PROGRAM OVERVIEW Roofing Contractors Program

The U.S. roofing industry is comprised of about 25,000 firms, the vast majority of which are small, privately held companies. The industry employs about 300,000 people; about 200,000 of them are roof-mechanics—people who are involved in the application of roofs. Coverage is available for General Liability and Umbrella.

Contractors range in size from small businesses with less than \$1 million annual sales volume, to larger commercial contractors. Seventy percent perform both residential and commercial roofing work, and more than one-third have been in business for more than a quarter of a century.

ELIGIBLE OPERATIONS

At least fifty-one percent of the payroll and receipts must be derived from one or a combination of the following classifications:

- • Commercial or residential roofing
- • Roofing related sheet metal work (flashings etc.)
- • Roofing-related insulation
- • Roofing-related waterproofing.

The combined payroll from these roofing/roofing related operations must be at least \$200,000.

ELIGIBLE CLASSIFICATIONS

GL CODE	GL CLASSIFICATION
98678	Roofing – Residential
98884	Sheet Metal Work – Outside*
98677	Roofing – Commercial

INELIGIBLE OPERATIONS

- Asbestos abatement work within a building or structure (below the roof deck).
- A below average grading for any fall exposure category
- Torch applied roofing over combustible (wood) decks (see endorsement CG2134 if coverage needed)

GENERAL LIABILITY

- \$1,000,000 Per Occurrence
- \$2,000,000 Aggregate
- \$2,000,000 Products/Completed Ops Aggregate*
- \$100,000 Fire Damage Legal Liability
- \$1,000, \$2,500, \$5,000, or \$10,000 PD Deductible, Per Occurrence

UMBRELLA

Up to \$25,000,000 available; submit completed Acord Umbrella application for quote. (Not available on a

stand-alone basis.)

Underlying Requirements

- A.M. Best rating A-VII or higher
- Minimum underlying limit requirements:
 - GL: \$1,000,000/\$1,000,000/\$1,000,000; \$1,000,000/\$2,000,000/\$2,000,000 preferred
 - AL: \$1,000,000 CSL
 - EL: \$500,000/\$500,000/\$500,000

SUBMISSION REQUIREMENTS

- Acord Application
- Supplemental Application signed by Insured and Agent
- Loss runs – 5 years currently valued and details of losses over \$10,000
- Expiring declarations page and rating worksheet pages
- Two years of prior job lists and/or certificate holder list
- 5 years premium, payroll, receipts