SUBMISSION CHECKLISTS

Contractors GL Program

First identify New York Labor Law needs. The program accessed through RQB excludes NY Labor Law; ask separately about other Contractors GL placement options.

☐ Agency appointment and RQB user access are complete if using the rater.

☐ Insured name, contact, effective date, limits and current coverage.

☐ All operations, locations and work states; applicable class codes and restrictions.

☐ Sales, payroll and subcontractor costs by operation.

☐ Residential/commercial, interior/exterior and new construction/renovation mix.

☐ Direct work versus subcontracted work, maximum stories/height and below-grade work.

☐ Years in business, relevant experience and material prior claims.

☐ Subcontractor contracts, insurance requirements and verification process.

Contractors GL with NY Labor Law

Multiple markets. One documented program has a $25,000 minimum; it is not category-wide.

☐ Explicit request for NY Labor Law consideration and required primary/excess limits.

☐ NY territories and five-borough percentage; direct exterior employee height.

☐ Major projects, projected operations and available GL/WC loss runs.

☐ Coverage requirements and proposed underlying documents if excess is also needed.

Send the account summary and available documents to cmsubmissions@volitionunderwriters.com. Include the requested coverage, effective date and work locations in the message.

SUBMISSION CHECKLISTS

Property and excess

Use the section that matches the account. If the request combines coverages, provide both sets of information.

Property and package

☐ Statement of values, locations, occupancy/tenants and requested coverages.

☐ Construction, age, area, stories, roof and building-system updates.

☐ Fire protection, sprinklers, alarms, photos and inspection reports.

☐ Vacancy, renovations, business income and location-specific exposures.

☐ Current policy, requested deductibles and valuation, loss runs and repairs.

Excess liability

☐ Requested limit, attachment, effective date and practice/project basis.

☐ Complete underlying quotes or policies, forms, exclusions and limits.

☐ Operations, exposure estimates and applicable scheduled underlying lines.

☐ Loss runs, major claim narratives and contractual insurance requirements.

☐ NY construction: Labor Law need, direct employee work, height and subcontractor controls.

> Exclusive CPP remains coming soon. Existing property/package inquiries are separate. For excess, confirm the actual scheduled underlying coverage and policy wording.

Send the account summary and available documents to cmsubmissions@volitionunderwriters.com. Include the requested coverage, effective date and work locations in the message.

This is a broker preparation resource. Availability and terms depend on the state, operations, underwriting and the policy issued. It is not a quote, binder or insurance contract.

SUBMISSION CHECKLISTS

Specialty inquiries

Start with availability confirmation, then use the relevant details below to prepare the discussion.

☐ Named insured, entity type, locations, effective date, desired limit and current coverage.

☐ Clear description of services, products or assets, including unusual exposures.

☐ Revenue, payroll, employee count or asset values appropriate to the request.

☐ Recent loss history and explanation of material claims.

☐ Professional/allied health: services, credentials, contracts and any retroactive-date requirement.

☐ Management liability: ownership, financial information, employees and prior employment-related claims.

☐ Environmental: sites, materials, work methods, disposal/transport and contractual obligations.

☐ Products: end use, sales territories, import/manufacturing role and quality controls.

☐ Inland marine: item schedules, values, location/transit details, security and responsibility for property.

Documents and next steps

Send available information rather than delaying an initial account discussion for every item. The underwriting team will identify any specific application and further documents required for the confirmed route.

Send the account summary and available documents to cmsubmissions@volitionunderwriters.com. Include the requested coverage, effective date and work locations in the message.

This is a broker preparation resource. Availability and terms depend on the state, operations, underwriting and the policy issued. It is not a quote, binder or insurance contract.