GETTING STARTED

Choose the contractor route

Start with the coverage need, then confirm class and geography.

Question	Next step
Does the account need NY Labor Law coverage?	Ask about Contractors GL with NY Labor Law; multiple markets. One documented program has a $25,000 minimum. Include requirements.
No NY Labor Law need; small contractor in an program state?	Check the applicable class description and all restrictions. Appointed agencies with access can use RQB for eligible accounts.
Class, territory or operation does not fit the guide?	Send an account summary to Volition for individual placement review. Do not force the account into an inaccurate class.
Not sure whether Labor Law coverage is needed?	Provide the work locations and contractual requirements. Ask the underwriting team to review the account before choosing the route.

Contractors GL Program geography

Program states: AZ, CA, CT, GA, NC, NJ, NV, NY, OR, PA, SC, TN, TX and WA. RQB is the access platform. Outside these states, ask Volition about other Contractors GL placements; availability requires review.

> The 67 ordinary listed classes apply in all 14 program states. Code 91340 applies only in WA, OR, CA, NV and AZ: residential construction not exceeding three stories. All other class restrictions remain.

Prepare the first message

Suggested subject: Contractors GL inquiry | [Insured] | [Work state] | [Effective date]

Include operations; employee and subcontracted work; annual sales, payroll and subcontractor costs; height; desired limits; NY Labor Law need; current coverage; and available loss information.

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.