NY CONSTRUCTION

Contractors GL with NY Labor Law

Volition has multiple markets for contractors with New York work/exposures requiring Labor Law.

One documented NY Contractors GL Labor Law program has a $25,000 minimum. It does not apply across all Labor Law markets. Domicile alone does not determine the New York work/exposure need.

Start with the contractor and the work

Tell us whether the insured is a trade contractor, general contractor, construction manager or owner. Describe the work performed by employees separately from work performed by subcontractors. Include the actual project locations, maximum exterior height and below-grade work.

Make the coverage need explicit

Identify that New York Labor Law coverage is required and provide any relevant contract or insurance requirements. Ask the underwriting team to review the primary and excess structure together when higher limits are needed.

Account detail	Why it belongs in the submission
Location and territory	Identify actual New York work/exposures separately from insured domicile. Market terms and class acceptance require account-specific review.
Direct employee work	Interior/exterior work, height and operations affect the available route.
Subcontractor controls	Provide the process for contracts, insurance verification and risk transfer.
Coverage wording	Additional insured, completed operations and other requests must be confirmed against the proposed terms.

Keep the routes separate

The Contractors GL Program accessed through RQB excludes NY Labor Law. Discuss the separate multiple-market Labor Law route; a listed program class does not resolve this coverage need.

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.

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NY construction submission checklist

Use this checklist to prepare the account. The underwriting team may request an official application or additional documents.

☐ Named insureds, contact details, requested effective date and primary/excess limits.

☐ Years in business, relevant experience and a resume or background summary for a new venture.

☐ Sales, payroll and subcontractor costs by operation, with employee versus subcontracted work clearly separated.

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

☐ All states and NY territories; percentage of work in the five boroughs.

☐ Maximum stories and exterior height in feet; work below grade and maximum depth.

☐ Major completed, current and planned projects, including values and scope.

☐ Current coverage and available GL/WC loss runs; explain material claims, open losses or coverage gaps.

☐ Subcontractor agreement, insurance requirements and procedure for collecting certificates and endorsements.

☐ Any wrap-up participation, owner-interest exposure, unusual operations or requested coverage extensions.

☐ For excess: underlying quotes or policies, limits, forms, exclusions and desired attachment.

> Do not assume an endorsement found in a specimen is included in a proposed policy. Have the actual quote and form schedule reviewed for the account.

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

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