NEW YORK CONSTRUCTION

# New York construction needs a focused review.

## Contractors GL with NY Labor Law. Multiple-market account review.

Bring the operation, the job locations and the contractual requirements together. Volition's NY Labor Law review starts with how the contractor actually works, including direct employee and subcontracted operations.

### Where the work happens

Identify counties, boroughs, NYC work and the location of major current or planned projects.

### How the work is performed

Separate commercial/residential, interior/exterior and new construction/remodeling. Include height and below-grade depth.

### What the contract requires

Provide requested limits, additional-insured and other insurance requirements, plus the current primary and excess structure.

> One documented NY Labor Law program has a $25,000 minimum; other markets have separate terms. Guidance concerns New York work/exposures. The Contractors GL Program via RQB excludes NY Labor Law.

### PREPARE FOR REVIEW

- Detailed operations and sales/payroll
- Subcontract costs and risk-transfer practices
- Current loss information and major project details

**SUBMIT A NY CONSTRUCTION ACCOUNT**

**cmsubmissions@volitionunderwriters.com**

Include the desired effective date and whether excess coverage is also needed.

For licensed insurance producers. Availability and account acceptance are subject to underwriting, state rules and issued policy terms. This material does not bind coverage. Exact coverage and endorsement applicability depend on the selected quote and forms.