

## E.I.F.S. Highlights

- Claims Made Form specifically for EIFS coverage.
- Special acceptance 4 year occurrence with a sunset available
- \$1,000,000 or \$2,000,000 general aggregate
- \$2,500 SIR per claim
- \$3,000 Minimum Premium
- Based upon EIFS gross receipts subject to project specific endorsement
- Can subcontract out 100% but subcontractors must carry equal or greater limits and name the insured as an additional insured under their policy
- Up to a 10 year extended reporting period is available for claims made
- Residential or Commercial risks acceptable (excluding tract developments, any condo or townhouse work) Apartment work is acceptable
- Multi State operations for the same contractor acceptable
- CG2010 10/93 additional insured endorsements available (must be job and location specific) cost is based upon the premium for the specific job added, minimum cost \$250 and maximum cost per additional insured is \$500 , primary, non-contributory and waiver of subrogation is available –pricing per project
- 5 additional insureds (no special wording) available for \$500
- Program is not available in Alaska, Hawaii, Illinois or Kentucky
- 10% commission if we do the filings, 12.5% if you do
- No broker or policy fee
- \$350 inspection fee is required for one inspection per policy period
- Our application is required to quote along with a copy of their applicator certificate
- Can quote their other operations – drywall or plastering, based upon their gross receipts and same residential and commercial guidelines apply (their other operations must total less than 50% of their total gross receipts to be eligible)
- Each job must be added by endorsement prior to the commencement of each job which eliminates an audit at the end of the policy