

Contractors General Liability



HILL COUNTRY
UNDERWRITERS

AM Best Rating: A-VIII (Excellent)

Program Features

- GL + IM Coverage for Contractors Small Tools and Equipment
- \$5,000 Minimum Premium (\$1M/\$2M/\$2M Limits) For Most Classes
- Blanket Additional Insured Coverage (Ongoing and Completed Operations):
 - CG2010 and CG2037 (07/04 and 04/13)
- All Policies Include: Blanket AI's, Blanket Waiver of Subrogation and Primary and Noncontributory
- Uncapped Per Project Aggregate
- Hired and Non-Owned Auto (HNOA) Coverage Available
- Approved States: Texas Contractors Only (Expansion Plans for 2026)

Target Classes of Business

- Trade General Contractors/Subcontractors
- Carpentry/Framing
- Residential Roofing
- Concrete Foundation/Flatwork
- Drywall/Painting
- Excavation/Grading/Site Prep
- Plumbing/HVAC

Excluded Classes of Business

- Stucco/EIFS
- Scaffolding
- Heavy Street and Road
- Concrete Pumps/Ready Mix Contractors
- Contractors Needing Project Specific and or WRAP Policies

Contact Us

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 hillcountryunderwriters.com

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