

btis 25 YEARS

Contractor’s General Liability Marketplace

- Carrier & Coverage Overview -

Program Coverage Comparison	Best Choice GL (CNA) – Admitted A Rated	Clear Spring GL – Admitted A Rated
Coverage Form	ISO – CG 00 01 (04/13)	ISO - CG 00 01 (04/13) & ISO – CG 00 01 (12-07) (Varies by State)
Blanket AI – Ongoing Operations	Included	Included
Blanket Primary Wording	Included	Included
Blanket Waiver of Subrogation	Included	Included
Scheduled Comp. Ops. AI - CG 2307 (Service, Repair & Remodeling Operations Only)	Available – No A.P. for residential contracts <$15K ($250 Fully Earned A.P. for residential contracts >$15K)	Available – No A.P. for residential contracts <$15K ($250 Fully Earned A.P. for residential contracts >$15K)
Scheduled Comp. Ops. AI – CG 2010 1185 (Commercial Operations Only)	Available – A.P. ($500 Fully Earned)	Available – A.P. ($500 Fully Earned)
Prior Works Exclusion	Yes - Buy Back Available – A.P.	Yes - Buy Back Available – A.P.
Subsidence Exclusion	Yes	Yes - Buy Back Available – A.P.
Over-Spray Exclusion	No	No
Business Description Limitation	Yes - Buy Back Available – A.P.	Yes
Per Project Aggregate Limit Endorsement	Available – A.P. ($250 Fully Earned)	Available – A.P. ($250 Fully Earned)
Highest Limits of Coverage Offered	2,000,000/4,000,000/4,000,000	1,000,0000/2,000,000/2,000,000
Deductible Options	$0 - $2500	$0 - $2500 (Static $500 deductible in some states)
Maximum Gross Receipts	$1,500,000 w/10% growth allowed at renewal	$1,500,000
Maximum Sub-Costs	Up to $100K or 25% of the Gross Receipts (Whichever is higher)	$100,000
Contractors Faulty Workmanship E&O - $10,000 Limit	Available – A.P.	Available – A.P.
Miscellaneous Tools and Equipment Coverage (Unscheduled tools with an individual value <$1,500)	Available - Limits & Premium • $5000 - $165|$10,000 - $330 |$15,000 - $495	Available - Limits & Premium $5000 - $175 | $10,000 - $350 | $15,000 - $525
Available in All States Except:	AK, HI, KY, MD, NY, VT, DC	CA, AK, CT, DC, FL, GA, HI, KY, ME, MD, MN, ND, NY & RI

Best Choice
Contractor General Liability

btis

Partnering with CNA, a leading U.S. commercial property and casualty insurance company with 120+ years of expertise, we've crafted Best Choice to meet the unique needs of contractors. The program provides a broad base of coverage for a variety of small artisan and specialty trade contractors.

best choice



Online Quote, Bind and Pay

Fast Turnaround Times

Auto Renewal

Program Details

Highlights

- Admitted A Rated by A.M. Best
- Bind Online with eSign
- Touchless Renewals
- Multiple Payment Options
- Free Risk Control Services
- Blanket Additional Insured Included (WOS & Primary/Non-Contributory)

New! Higher Limits!

- 2M/4M/4M Liability
- Up to $1M Fire Damage
- Up to $25k Med Pay

Additional Options

- Class Limitation Removal
- Misc. Tools - $5k, $10k, $15k
- Faulty Workmanship
- Prior Works Buyback
- Per Project Aggregate
- Employee Benefits Liability Buyback (Action Over)
- Completed Operations AI

Eligibility

- New Ventures
- Small Artisan New Residential & Commercial
- Structural Remodeling
- Non-Structural Remodel Work on Condominiums
- Up to $1.5 Million in Receipts
- Sub costs up to $100,000 (or 25% gross receipts whichever higher)
- Employee Payroll - No Limit

Top Classes

- Carpentry Residential Remodeler
- Carpentry Commercial
- Handyperson
- Carpentry Exterior
- Electrician
- Floor Covering
- Landscaping
- Painting Interior/Exterior
- Tile/Stone Installation

State Availability



Available in these states

Unavailable in AK, DC, HI, KY, MD, NY

Visit our webpage for more details!

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Clear Spring
Contractor General Liability

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Clear Spring by BTIS is a specialized General Liability Program tailored for contractors. Understanding their unique challenges, it provides dependable, comprehensive protection, safeguarding both contractors and their businesses effectively.

Clear Spring Insurance



Online Quote, Bind and Pay

Fast Turnaround Times

Auto Renewal

Program Details

Highlights

- Admitted A- Rated by A.M. Best
- Bind Online with eSign
- Touchless Renewals
- Multiple Payment Options
- Blanket Additional Insured Included (WOS & Primary/Non-Contributory)

Available Limits

- 1M/2M/2M Liability
- $100,000 Fire Damage
- $5,000 Med Pay

Additional Options

- Misc. Tools - $5k, $10k, $15k
- Faulty Workmanship
- Prior Works Buyback
- Earth Movement Buyback
- Per Project Aggregate
- Employee Benefits Liability
- Employer's Liability Buyback (Action Over)
- Completed Operations AI

Eligibility

- New Ventures
- Small Artisan New Residential & Commercial
- Structural Remodeling
- Non-Structural Remodel Work on Condominiums
- Apartment Work
- Up to $1.5 Million in Receipts
- Sub costs up to $100,000
- Employee Payroll up to $500k

Top Classes

- Carpentry Residential Remodeler
- Carpentry Commercial
- Handyperson
- Carpentry Exterior
- Electrician
- Floor Covering
- Landscaping
- Painting Interior/Exterior
- Tile/Stone Installation

State Availability



Available in these states

Unavailable in AK, CA, DC, FL, KY, MD, NY

Visit our webpage for more details!

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Program Coverage Comparison	VETA GL – Palomar Excess & Specialty – Non-Admitted A Rated	CBIC GL – Admitted A Rated
Coverage Form	Combination of ISO - CG OO O1 (04/13) & Manuscript Forms	ISO - CG 00 01 (04/13) & ISO – CCG 00 01 (12-07) (Varies by State)
Blanket AI – Ongoing Operations	Included	Included
Blanket Primary Wording	Included	Available – A.P
Blanket Waiver of Subrogation	Included	Available – A.P
Scheduled Comp. Ops. AI - CG 2307	Available – No A.P. for residential contracts <$15K ($250 Fully Earned A.P. for residential contracts >$15K) (Does not have a new residential Exclusion)	Available – A.P
Prior Works Exclusion	Yes – Buy Back Available – A.P.	Yes - Remove with 3 years loss runs
Subsidence Exclusion	Yes	Yes
Business Description Limitation	Yes	No
Over-Spray Exclusion	Yes - (Sub-limit Buy Back Coming Soon)	No
Per Project Aggregate Limit	Available – A.P. ($250 Fully Earned)	Available – A.P. (Additional premium varies by size of the contract)
Highest Limits of Coverage	1,000,000/2,000,000/2,000,000	1,000,0000/2,000,000/2,000,000
Deductible Options	$0 or $1,000	$1,000 or $2,500
Maximum Gross Receipts	No Limit ($10,000 Maximum Premium)	$4,000,000 General Contractors $3,000,000 Artisan Contractors
Maximum Sub-Costs	Up to 50% of the Gross Receipts	No Limit
Contractors Faulty Workmanship - E&O	Not Available	Not Available
Packaged Inland Marine Coverage	Available – Premium & Limits of Coverage (Unscheduled tools with an individual value <$1,000) • Pkg 1 - $100 Premium – $5K Misc. Tools | $10K Installation Property | $5K Misc. Property $500 Deductible | Includes rented tools and equipment • Pkg 2 - $200 Premium - $10K Misc. Tools | $20K Installation Property | $10K Misc. Property $500 Deductible | Includes rented tools and equipment	Unscheduled Tools Scheduled Tools Installation Floater
Available In:	AZ, CA, CO, FL, ID, IL, NC, NJ, NV, OR, SC, TX, UT & WA	Available in all states except: AK, CO, NY

VETA
Contractor General Liability

btis

Unlock a world of possibilities with VETA, an exclusive general liability program with BTIS! Gain access to over 35 class codes, including 12 NEW ones, empowering you to write more contractors with confidence and flexibility, unlocking greater opportunities with BTIS.

VETA



- Easy-Add Tools
- Fast Turnaround Times
- Broader Appetite

Program Details

Highlights

- Non-Admitted A- Rated by A.M. Best
- **New!** 2 Bundled Remodeling Classes
- Blanket Additional Insured Endorsement Included (WOS & Primary/Non-Contributory)

Available Limits

- 1M/2M/2M
- $100k Fire Damage
- $5,000 Med Pay
- $1M Personal & Advertising Injury
- $0 Deductible

Additional Options

- Prior Works Buyback
- Per Project Aggregate
- Completed Operations AI

Easy-Add Tools

	Pkg 1	Pkg 2
Misc. Tools*	$5k	$10k
Installation Property	$10k	$20k
Misc. Property	$5k	$1k
Deductible	$500	$500
Premium	$100	$200

**includes rented and leased equipment*

Eligibility

- New Ventures
- New Residential Construction
- Structural Remodeling
- Non-Structural Remodel Work on Condominiums
- Apartment Work
- Gross Receipts - No Limit
- Sub Costs up to 50% Receipts

State Availability



Currently unavailable in these states

Currently available in these states
More states to come!

New Class Codes!

- Carpentry Framing (new & remodel)
- Debris Removal (includes junk removal)
- HVAC w/LPG
- Interior/Exterior Remodeling
- Interior Remodeling
- Janitorial (residential & commercial)
- Plaster/Stucco (new & remodel)
- Street Cleaning (power washing driveways/sidewalks/patios ok)
- Window Installation (new & remodel)
- Alarm Systems

**see full class list online*

Visit our webpage for more details!

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CBIC
Contractor General Liability

btis

Through our collaboration with Contractors Bonding and Insurance Company (CBIC), an RLI subsidiary, we offer a top-rated general liability carrier choice for small-to-medium sized artisan and general contractors. As a strong and stable partner, CBIC aligns with our goal of delivering exceptional insurance options to support contractors in their diverse projects and endeavors.

cbic an RLI Company



- Online Quote, Bind and Pay
- Fast Turnaround Times
- Auto Renewal

Program Details

Highlights

- Admitted A+ Rated by A.M. Best
- Bind Online with eSign
- Touchless Renewals
- Multiple Payment Options in Most States
- Blanket Additional Insured Included

Available Limits

- 1M/2M/2M Liability
- $300k Fire Damage
- $10k Med Pay

Additional Options

- Inland Marine
- Per Project Aggregate
- Contractors Enhancement Endorsement (includes E&O)
- Completed Operations AI

Eligibility

- Homebuilders & Commercial Construction
- New Ventures
- General Contractors gross receipts up to $4M
- Artisan Contractors gross receipts up to $3M
- Employee Payroll - No Limit
- Subcontracting Costs - No Limit

State Availability



Available in these states

Unavailable in CO, NY, AK, and Clark County NV

Top Classes

- Homebuilder
- Carpentry Residential
- Carpentry Commercial
- Painting - Interior & Exterior
- HVAC w/LPG
- Electrical

Visit our webpage for more details!

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GL Commission by Carrier	**Best Choice GL (CNA) - Admitted A Rated -**	**Clear Spring GL - Admitted A Rated -**	**VETA GL – Palomar - Non-Admitted A Rated -**	**CBIC GL - Admitted A Rated -**
New Business	**15%**	**17.5%**	**12.5%**	**15%**
Renewal	**15%**	**17.5%**	**12.5%**	**12.5**

Carpentry Classifications by Program	**Best Choice GL (CNA) - Admitted A Rated -**	**Clear Spring GL - Admitted A Rated -**	**VETA GL – Palomar - Non-Admitted A Rated -**	**CBIC GL - Admitted A Rated -**
Carpentry – Commercial – 91342 (Commercial Remodeling)	**X**	**X**	**X**	**X**
Carpentry – Residential – 91340 (Residential Remodeling)	**X**	**X**	**X**	**X**
Carpentry – Framer – 91346 (Framing Contractors – Framing of New homes as a subcontractor is allowed.)			**X**	
Carpentry – Handyperson – 91344	**X**	**X**	**X**	**X**
Carpentry – Homebuilder – 91345 (New Residential GC's)				**X**
Carpentry - Interior – 91341 (Finish Carpentry, baseboards, casing, trim, cabinets, doors, etc.)	**X**	**X**		**X**
Carpentry - Shop Only – 91343 (In shop fabrication and assembly of wood products to be installed by the insured.)	**X**			

All Other Classifications by Program Are Listed Below

CLASS CODES	VETA (Palomar Non-Admited)	Clear Spring	Best Choice CNA	CBIC
91111 Air Conditioning	NO	YES	YES	YES
91127 Alarm & Security System	YES	NO	NO	NO
91150 Appliance Installation - Commercial	NO	NO	NO	NO
91155 Appliance Installation - Residential	NO	NO	NO	YES
91302 Cable Installation in Conduit or Subways	NO	NO	NO	NO
91345 Carpentry Homebuilder	NO	NO	NO	YES
91341 Carpentry - Interior	YES	YES	YES	YES
91340 Carpentry-Framing	YES	NO	NO	NO
91340 Carpentry - Residential	YES	YES	YES	YES
91342 Carpentry - Commercial	YES	YES	YES	YES
91344 Carpentry -Handyman	YES	YES	YES	YES
91343 Carpentry - Shop Only	NO	NO	YES	NO
91405 Carpet - Upholstery Cleaning	NO	YES	YES	NO
91436 Ceiling/Wall Installation - Metal	YES	YES	YES	YES
91481 Chimney Cleaning	NO	NO	NO	NO
91551 Communication Equipment Installation	YES	YES	YES	YES
91560 Concrete Construction	NO	YES	YES	YES (NO CA)
91577 Conduit Construction - Cable/Wire	NO	YES	YES	NO
91590 Contractors Permanent Yards	NO	NO	YES	NO
91629 Debris Removal - Construction Site	YES (Includes Junk removal operations)	YES	YES	NO
91746 Door/Millwork Installation - Metal	YES	YES	YES	NO
92102 Drilling - Water	NO	YES	YES	NO
92215 Driveway/Sidewalk Paving	NO	YES	YES	YES
92338 Drywall	YES (both new and remodeling in this class code)	YES	YES	YES
92339 Drywall - New Residential	NO (included in 92338)	NO	YES	YES
92478 Electrical - Within Buildings	YES	YES	YES	YES
92451 Electrical Apparatus - Outside Buildings	YES	NO	YES	NO
94007 Excavation	NO	YES	YES	NO
94276 Fence Erection	YES	YES	YES	YES
94304 Fire Extinguishers-Servicing, refilling or testing	YES	NO	NO	NO

1	CLASS CODES	VETA (Palomar Non-Admited)	Clear Spring	Best Choice CNA	CBIC
32	94569 Floor Covering - No tile	YES	YES	YES	YES
33	95124 Furniture or Fixture Installation	YES	NO	YES	YES
34	95410 Grading	NO	YES	YES	NO
35	95233 Garbage, Ash or Refuse Collecting	YES	NO	NO	NO
36	13590-Glass Dealers and Glaziers *rated using GR (NOT window installation)	YES	NO	NO	NO
37	95647 Heating & Air Conditioning -(LPG to 15%)	YES (0% LPG - Use Code 95648 For LPG)	YES	YES	YES
38	95648 Heating & Air Conditioning w/ LPG	YES	NO	NO	YES
39	96053 House Furnishings Installation	YES	YES	YES	YES
40	96410 Insulation Work - Mineral	YES	NO	NO	NO
41	96409 Insulation Work - Organic	YES (organic or plastic under 96409)	NO	NO	NO
42	96408 Insulation Work - Plastic	YES (organic or plastic under 96409)	NO	NO	NO
43	96611 Interior Decorators	NO	NO	NO	YES
44	96816 Janitorial - Commercial	YES	YES (commercial office only)	NO	YES
45	96816 Janitorial-Residential	YES	NO	NO	YES
46	97047 Landscape Gardening	YES	YES	YES	YES
47	97447 Masonry	YES	YES	YES	YES
48	97223 Machinery or Equipment Installations, Servicing or repair-NOC	YES	NO	NO	NO
49	97650 Metal Erection - Decorative	NO	YES	YES	YES
50	97653 Metal Erection - Non-Structural NOC	NO	NO	YES	NO
51	98111 Office Machines or Appliances Installation	NO	NO	NO	YES
52	98304 Paint Exterior - 3 Stories & Under	YES	YES	YES	YES
53	98305 Paint Interior	YES	YES	YES	YES
54	98344 Paperhanging	YES	YES	YES	YES
55	98449 Plastering/Stucco	YES (residential and commercial...NO EFIS)	YES (commercial only)	YES (commercial only)	YES
56	98482 Plumbing - Commercial - Quote Plumbers In Our BOP Marketplace	NO	NO	NO	NO
57	98483 Plumbing - Residential - Quote Plumbers In Our BOP Marketplace	NO	NO	NO	NO
58	98502 Prefabricated Building Erection	NO	YES	YES	NO
59	98636 Refrigeration Equipment	NO	YES	NO	NO
60	99650 Satelite Dish Installation	NO	YES	YES	NO
61	98805 Septic Tank Cleaning	NO	YES	YES	YES

1	CLASS CODES	VETA (Palomar Non-Admited)	Clear Spring	Best Choice CNA	CBIC
62	98806 Septic Tank Installation	NO	YES	YES	NO
63	98813 Sewer Cleaning	NO	NO	YES	NO
64	98820 Sewer Main Construction	NO	YES	YES	NO
65	98884 Sheet Metal	NO	NO	NO	YES
66	98967 Siding and Gutter Installation	YES	YES	YES	NO
67	98993 Sign Erection - Install or Repair	NO	NO	YES	NO
68	99004 Sign Painting	NO	YES	YES	YES
69	99613 Telephone/Telegraph/Cable TV Line Construction	NO	NO	NO	NO
70	99303 Street Cleaning (includes power washing of Driveway/Sidewalk/Patios)	YES	NO	NO	NO
71	99746 Tile/Stone Installation	YES	YES	YES	YES
72	99946 Water Mains Construction	NO	YES	YES	NO
73	99948 Water Softening Equipment	NO	NO	YES	NO
74	99975 Window Cleaning	YES	NO	YES	YES
75	49840 Window Decorating	NO	NO	YES	NO
76	91340 Window Installation (stand-alone)	YES	NO	NO	NO