



MONARCH E&S
INSURANCE SERVICES

Division of SPG Insurance Solutions

Quick Quotes & Experienced Help

Owner's / Tenant's Protective Product

Our Owner's and Tenant's Protective product offers premises liability coverage and coverage for the vicarious acts of the contractor to an owner or tenant hiring a General Contractor to perform major renovation or new construction work associated with either residential or commercial construction.

Coverage & Product Features

- Product flexibility offering either Basic or Special Form
- Replacement Cost Valuation is standard on the new construction work
- Rate structure contemplates new construction work being added gradually to the existing building
- Coverage offered on an ISO Commercial General Liability form in lieu of the standard Owner's and Contractor's Protective Liability form
 - Expands coverage to include Premises Liability for the entire project
 - Expands coverage to include Premises Liability that is not associated with or arising out of construction activities
 - CG0001 coverage helps to meet mortgage company requirements
 - Provides coverage if the contractor policy lapses
- Broad eligibility to include:
 - Total construction cost up to \$5,000,000 for general liability
 - Residential or commercial construction
 - New construction or renovation of existing structures
 - Ability to write more than one building being constructed at a single site
- Flexibility
 - Policy terms of 3, 6, 9 or 12 months available

Coverages & Limits

- General Liability—excluding Products / Completed Operations
 - Limits up to \$1,000,000 / \$2,000,000 available
- Excess coverage available over our primary up to a \$5,000,000 limit
- Up to \$3,000,000 TIV per location in PC 1-8
- Up to \$1,000,000 TIV per location in PC 9-10
- Limits up to \$500,000 TIV in coastal areas
 - Max \$250,000 for Florida



Contact your Monarch commercial lines underwriter for more information or to submit a quote.

Monarch E&S offers Commercial General Liability, Property, Packages, Inland Marine, Professional, Personal, and Special Risk Lines as well as Brokerage markets. Contact us for information.

CALIFORNIA

Burbank
818 249-0100
Fax 818 249-1166

San Diego
619 521-2170
Fax 619 521-2180

Rancho Mirage
760 779-5555
Fax 760 779-5234

Simi Valley
805 577-6800
Fax 805 577-1915

Fresno
559 226-0222
Fax 559 221-5345

San Marcos
760 891-2811

ARIZONA
877 406-8026

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818 425-9847