

# Unsupported Excess Coverage

In today's complex risk environment, construction, hospitality, and distribution companies need a team of experienced and dedicated experts on their side. Our E&S Casualty team is uniquely qualified to meet these challenges head-on, with our unsupported excess coverage that's backed by the strength of our (A-) rated or better carrier partner. Using traditional and creative approaches, Paragon can offer high-limit solutions to larger projects through follow-form, layer participation, and attachment options.

## What We Offer

- Up to \$5M Limit
- Minimum Attachment of \$1M
- Minimum Premium \$10,000
- **17.5% Commission**
- Follow Form Endorsement with Shaving of Limits
- Participation in Towers of \$100M or Less
- Quota Share on Layers Available
- **A- XIV Paper**
  - **Canopus US Insurance Inc.**
- Dedicated Claims Team Through Rockville – Complex Casualty Unit With Dedicated Excess Casualty Claims Adjusters

## Who We Insure

### Construction

- Commercial Contractors
- Commercial Owners Interest / Project Specific Including Apartments
- Installation, Repair & Service
- Concrete Construction
- Excavation, Grading & Site Prep
- Electrical, HVAC & Plumbing
- Industrial Maintenance
- Masonry & Stone
- Machinery Installation, Repair & Service
- Metal Erection – Structural & Non-Structural
- Painting
- Commercial Roofing – No Hot Tar or Torch Down
- Street & Road – Excess of \$10M min attachment
- Water / Sewer – Excess of \$10M min attachment
- Residential - Rework/Remodel Only with minimal exposure so SFH

### Real Estate, Hospitality, & More

- \$10M Minimum Attachment for All Habitational
- Apartment Schedules
- Commercial LRO
- Restaurants with Liquor <60% (Focusing on Boutique Restaurants)
- Hotels (No Chain or Franchise)
- Air Conditioning & Heating Equipment
- Construction Equipment, No Scaffolding
- Electrical Components & Equipment
- Machinery Including Conveyor Systems & Material
- Metal goods - pipe or tube
- Plastic, Rubber, or Metal Supply Goods
- Agriculture
  - Nuts
  - Fruits
  - Vegetables
  - Seafood
  - No dairy, Egg or Leafy Greens

# Excluded Classes

## General & Construction

- Trucking
- Public Entity
- Education
- Tunnel or Bridge
- New Venture
- Alarm or Sprinkler Installation or Repair
- Glazers
- Scaffolding
- Residential contractors
- Power line and conduit
- Waterproofing
- Elevator/Escalator install, repair, service
- Utility contractors
- Heavy Equipment Distributors
- Tower Crane


## Real Estate, Hospitality, & More

- NY 5 boroughs
- FL Territory 001/002 (Ft. Lauderdale and South)
- Houston/Galveston
- Affordable Housing (Includes Section 8 and Section 42)
- Senior Living / Assisted Living
- Student Housing
- COA's/HOA's/Timeshares
- Consumer Products with high exposure to class action lawsuits

# Ready To Get Started?

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## Find Paragon

