



# ARROWHEAD Construction Program



## Not Your Typical GA

We are not your typical general agency. So, what makes us different and why should you be confident in placing your business with us?

**Longevity** – Established in 1983, we have diversified our products to ensure we can withstand all markets and provide our nationwide network of independent agents with stable insurance programs.

**Strength** – By teaming up with top rated, trusted and financially secure insurance carriers, we can proudly offer quality insurance products.

**Technology** – Automation is our competitive advantage and online tools and resources for our business partners provide an efficient and streamlined business workflow.

**In-House Support** – Our experienced staff proudly handles underwriting, marketing and communications, technology services, accounting, legal, operations and customer service.

**GROW  
with us**

## Construction Program

Specializing in Commercial and Residential\* Construction

(\*New construction on custom homes of up to four homes per year for General Contractors, and up to 40% of receipts allowed for new residential for subcontractor trades)

### States Available - California

#### Carrier

Non-admitted "A+" (XV) rated carrier by A.M. Best Company

#### Competitive Pricing and Commission

- Tiered commission schedule
- Loss free credits up to 30% for three or more years
- Package discounts, owner only payroll adjustment and schedule rating for eligible risks

#### Over 100 Classes, Including New Classes:

Apartment Builders	Paving Contractors - all types
Alarm Systems Installers & Repair	Pest Control/Exterminators
Building Demolition - 3 stories	Swimming Pool Install & Service
Janitorial Services	New Ventures are acceptable
Landscapers & Lawn/Tree Care	

*(See reverse for eligible classes or contact your underwriter if classes are not listed)*

#### Package and Other Coverage Highlights

- Blanket additional insured (ongoing operations) available
- Blanket waiver of subrogation available
- Blanket per project aggregates available
- Additional insured including completed operations on a blanket or scheduled basis - commercial projects only
- Additional property and inland marine enhancements
- Package coverage can be written with GL and one or all of the following lines of business:
  - Commercial Auto
  - Inland Marine
  - Property
- Minimum premiums start at \$1,000 for most classes

#### Submission Requirements

- Fully completed ACORD and supplemental application
- Prior carrier loss runs valued within the past 90 days
- Copies of valid contractors licenses where applicable
- No restrictions on exposure amounts or premium size

Send all of the above to [Commercial@Arrowheadgrp.com](mailto:Commercial@Arrowheadgrp.com)

#### Our Service Commitment

- Quick online indications at [ArrowheadExchange.com](http://ArrowheadExchange.com)
- Fast turnaround on larger account submissions
- We will return agency calls or E-mails within 24 hours
- Additional insureds approved same day or next day
- Policy issuance within 24-48 hours of approval

## Contact

800.669.1889 x8733

To learn more about our products, visit us at

[ArrowheadGrp.com](http://ArrowheadGrp.com).



- Advertising Signs Companies – outdoors
- Air Conditioning Systems & Equipment Dealers – installation, service, and repair
- Alarm and Alarm Systems installation, service and repair **NEW**
- Appliances installation, service & repair – commercial
- Appliances installation, service & repair – household
- Boat Dock Contractors (docks less than 65 feet) **NEW**
- Cable or subscription TV
- Residential Remodeling including licensed operations performed by the insured
- Carpentry—construction of residential property three stories or less
- Carpentry—interior/finish
- Commercial TIB and Remodeling including all other trades performed directly by the insured (General Contractors – Commercial)
- New residential custom home construction including all other trades performed directly by the insured (Custom Home starts 4 or less per year)
- New Commercial construction including all other trades performed directly by the insured (General Contractors – Commercial)
- Carpentry—NOC
- Carpet, rug, furniture, or upholstery cleaning on customers premises **NEW**
- Cleaning / Pressure Cleaning outside surfaces of buildings and other exterior surfaces **NEW**
- Carpentry—Shop
- Ceiling or Wall Installation—metal\*
- Chimney Cleaning
- Communication TV/Radio, Office Machines, and Appliances Contractors – Residential/Commercial/Industrial **NEW**
- Concrete Construction
- Conduit Construction for cable or wires
- Contractors equipment rented to others with operators **NEW**
- Contractors permanent yards – maintenance or storage of equipment or materials **NEW**
- Debris Removal – construction site
- Demolition Contractors – wrecking buildings or structures less than three stories (includes incidental blasting) **NEW**
- Door, Window, or Assembled Millwork installation – metal
- Driveway, Parking area, or Sidewalk paving, repaving, surfacing or resurfacing **NEW**
- Driveway, Parking area, or Sidewalk paving, repaving, surfacing or resurfacing (with snow and ice removal services) **NEW**
- Drywall & Wallboard Installation
- Electrical Apparatus installation, service or repair
- Electrical Work—within building
- Fence Erection Contractors
- Floor Covering installation – not ceramic tiles or stone
- Floor waxing (see janitorial contractors) **NEW**
- Fumigating (see pest control contractors) **NEW**
- Furniture & Fixture Installation in offices or stores – portable metal or wood
- Greenhouse construction or erection **NEW**
- Glass Dealers or Glaziers **NEW**
- Handyperson – residential or commercial
- Heating or Combined Heat/AC installation service, or repair – no LPG
- Heating or Combined Heating and Air Conditioning Systems or Equipment dealers, distributors and installation, servicing or repair LPG only
- House Furnishing Installation
- Irrigation or drainage system construction or operations **NEW**
- Insulation Work— Mineral
- Insulation Work— Organic
- Insulation Work— Plastic
- Interior Decorators
- Janitorial Services **NEW**
- Landscape – Gardening including sprinkler work, and incidental tree trimming (with snow and ice removal services)
- Lawn Care Services
- Masonry Contractor
- Metal Erection - decorative or artistic
- Metal Erection - dwelling two stories and under
- Metal Erection - ironwork on outside of building
- Metal Erection—non-structural
- Metal Erection-structural – not exceeding two stories
- Metal Works – Shop decorative or artistic
- Metal Works – Shop structural – load bearing
- Metal Works – Shop structural – not load bearing
- Office Machines or Appliances – installation, inspection, or repair excluding computers
- Painting exterior- less than 3 stories
- Painting—interior
- Painting – Shop Only **NEW**
- Paperhanging
- Pest Control/Exterminator Services – Household **NEW**
- Plastering or Stucco Work
- Plumbing—commercial & industrial
- Plumbing—residential & domestic
- Prefabricated Building Erection - two stories or less (commercial only, not residential)
- Pressure cleaning services
- Refrigeration Equipment installation service or repair—commercial
- Sandblasting exteriors of buildings or structures only **NEW**
- Septic Tank Systems—cleaning
- Septic Tank Systems—installation, servicing, and repair
- Sewer Cleaning
- Sewer Main Connections or Construction **NEW**
- Sheet Metal Work—outside
- Sheet Metal Work – Shop Only **NEW**
- Siding Installation
- Sign Erection— installation or repair
- Sign Painting or Lettering – inside buildings
- Sign Painting or Lettering – on buildings
- Solar Energy Contractors
- Street or Road paving, repaving, surfacing, or resurfacing, or scraping **NEW**
- Swimming Pool Maintenance Service **NEW**
- Swimming Pool – dealers, installation, service, and repair **NEW**
- Telecommunication Service Providers
- Telephone, Telegraph or Cable Construction
- Television or Radio Service, installation or repair
- Tile, Stone, Marble, Mosaic, or Terrazzo work – interior construction
- Tree Pruning, Dusting, Spraying, Repair, Trimming, or Fumigating **NEW**
- Upholstering
- Upholstering—shop only
- Water Main Connections and Construction **NEW**
- Water Softening Equipment— installation, servicing or repair
- Water Well Drilling **NEW**
- Welding or Cutting Contractors **NEW**
- Window Cleaning **NEW**
- Window Decorating **NEW**
- Wind Energy Contractors
- Wrecking Buildings or Structures three stories or less **NEW**

Send Submissions to:  
[Commercial@ArrowheadGrp.com](mailto:Commercial@ArrowheadGrp.com)

Underwriting Team - 866.401.2111

Par Williams, x7166  
[PWilliams@ArrowheadGrp.com](mailto:PWilliams@ArrowheadGrp.com)

Lou Seligman, x7160  
[LSeligman@ArrowheadGrp.com](mailto:LSeligman@ArrowheadGrp.com)

Ron Casner, x7163  
[RCasner@ArrowheadGrp.com](mailto:RCasner@ArrowheadGrp.com)