SOUTHERN SPECIALTY UNDERWRITERS, LLC.
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General Contractor Product

Claim Examples

- **Bodily Injury:** A General Contractor hired a masonry contractor to build a retaining wall around the front of a newly constructed dwelling. While building the wall, a pedestrian stepped on a stone that was to be used in the wall and broke his ankle. He incurred $7,500 of medical expense. The masonry contractor's policy paid $7,500 for negligence and the General Contractor's policy paid $5,000 for failing to provide a safe workplace.

- **Property Damage:** A General Contractor hired a roofing contractor to re-roof an office building. When the roofer had the roof removed, a thunderstorm occurred that caused $15,000 damage to a tenant's property. The subcontracted roofer had general liability coverage that expired two days earlier and it was not renewed. The General Contractor's Policy was then forced to respond in the amount of $15,000.

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.