



SPARC Electrical and HVAC Program

The SPARC Electrical and HVAC program is targeting specialty artisan contractor electricians and HVAC contractors. Program offers General Liability only solution for tough to place risks on non-admitted paper. Minimum premium begins at \$50,000 (higher for NY).

PROGRAM HIGHLIGHTS:

- Targeting Specialty Artisan Contractor (SPARC) Electricians and HVAC Contractors
- General Liability Coverage Only - 2/4/4 Limits
 - Excess Coverage Available Outside of Program
- Non-Admitted Paper
- Union and Non-Union Risks Considered
- Deductibles Vary by Risk Characteristics
- Industry-Leading Loss Control and Risk Mitigation Services Included

MINIMUM PREMIUMS:

- \$150,000 NYC
- \$85,000 NY State (Excluding the 5 Boroughs)
- \$50,000 All Other States (Excluding NY)

*Average GL premiums are \$250,000

SUBMISSION REQUIREMENTS:

- Program Supplemental Application
- ACORD 125, 126 and 131
- Detailed Work on Hand
- 5 Years Currently Valued Loss Runs (details on any claims paid or reserved in Excess of \$25,000)

JENCAP RISKS SYNC:

Jencap RiskSync is an industry-leading loss control and risk mitigation service that makes it easy for insureds to complete onboarding, stay safe on the job, and meet all job requirements—quickly and efficiently. This is a mandatory service with this program and the cost is \$15,000.

Tough to Place GL Only Solution

For additional information, please contact:

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