



# Contractor Liability

Admitted General Liability



## Multi-ISO Rating

Whether your client has 1 operation or 10+, Foxquilt's rating matrix can handle it.



## Commercial & Residential

Commercial, residential or a mix of exposure is acceptable here.



## Insured Subs Accepted

Foxquilt supports your clients in how they want to grow - owner/operator, sub contractors or employees.



## Quote & Bind Online

Don't wait for us - quote and bind 24/7/365

## Our Product Suite



### Personal Services

- General Liability
- E&O
- Drone



### Contractors

- General Liability
- E&O
- Drone



### eCommerce

- General Liability

## Why Foxquilt?

- Premiums Starting at \$500
- Easy Client or Agent Binding Options
- Instant Quotes for Eligible Applications
- No Underwriting Holds
- Quotes Valid for 60 Days
- Immediate Document Delivery
- Cross-State Work Accepted
- No Finance Fee Monthly Payment Option

## Ideal Customer

- Owner/operator only
- Owner & under 10 employees
- Owner & Sub Contractors
- Sub Contractors & under 10 employees



Backed By:  **MARKEL**



# Contractor Appetite

Foxquilt Insurance - Admitted Contractor Liability



## Top Classes ✓

- Remodeler
- HVAC
- Electrician
- Handyperson
- Carpenter & Finish Carpenter
- Lawn Care Service
- Fence & Deck Construction
- Siding Contractor
- Plumbing
- Janitorial Services
- Window Cleaning
- Carpet & Rug Cleaning
- Painter
- Drywall Contractor
- Flooring Installation
- Door & Window Installation
- Masonry
- Tile Installation

## Appetite



Annual Revenue ..... Up to \$15,000,000

Annual Payroll ..... Up to \$15,000,000



Employees ..... Up to 20

Sub Contractors ..... Up to 100%



New Ventures Accepted ..... Yes

Coverage Territory ..... United States

- All employees must be based in-state
- Sub contractors are not required to be based in-state
- Sub contractors are required to carry equal or greater General Liability limits

## Outside Appetite

*Full list available on Application*

- Exterior work in NY boroughs
- No roofing
- No work in hospitals
- No foundation work
- No industrial work
- No work above 3 stories
- No snow or ice removal services
- No work on new construction
- No excavation work
- No bankruptcies in the last 5 years
- No claims in the last 5 years

## Fee-Free Financing!

2 Direct Bill financing options built right in:

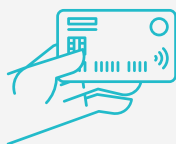


**ONE Pay (Annual)**



**TEN Pay (Monthly)**

*No financing fees for monthly payments*



## Limits

### General Liability

Each Occurrence ..... \$1,000,000

Products/ Completed Operations ..... \$2,000,000

Personal and Advertising Injury ..... \$1,000,000

Tenant's Legal Liability ..... \$100,000

Medical Payments ..... \$5,000

General Aggregate ..... \$2,000,000

Blanket Additional Insured  
Waiver of Subrogation  
Primary & Non Contributory

Included at  
no charge!

### CG 20 37 - Completed Operations Endorsement

Available Same-Day for \$100

### Errors & Omissions

Occurrence ..... \$25,000

Aggregate ..... \$50,000

### Limited Pollution Liability

Limits up to ..... \$10,000

### Unmanned Aircraft Liability

Limits up to ..... \$100,000



# eCommerce Liability

Admitted General Liability



## Quote & Bind Online

Don't wait for us  
- quote and bind  
24/7/365



## Online & Traditional Sales Accepted

No Bricks and Mortar  
but business in person  
is covered too! Home-  
based, markets or  
FBA, we've got it all.



## No Sourcing Restrictions

We don't mind  
whether the  
products are made  
by you or  
someone else.



## Meets Market(Place) Requirements

Vendors at markets  
or on marketplaces  
have insurance  
requirements - met  
with with Foxquilt

## Our Product Suite



### Personal Services

- General Liability
- E&O
- Drone



### Contractors

- General Liability
- E&O
- Drone



### eCommerce

- General Liability

## Why Foxquilt?

- Premiums Starting at \$300
- Easy Client or Agent Binding Options
- Instant Quotes for Eligible Applications
- No Underwriting Holds
- Quotes Valid for 60 Days
- Immediate Document Delivery
- Blanket Additional Insured Included
- No Finance Fee Monthly Payment Option

## Ideal Customer

- Marketplace (Amazon, Etsy, Wayfair, BestBuy, Indigo etc.) Sellers
- Online Stores
- Resellers
- Market Vendors
- Makers
- Home-Based Sellers



Backed By:  **MARKEL**



# eCommerce Liability

Foxquilt Insurance - Admitted General Liability



## Acceptable Products

Sale of:

- Appliances
- Arts, Crafts and Party Supplies
- Books, Music, Movies, Video Games
- Clothing, Jewelry & Accessories
- Collectibles and Memorabilia
- Computers and Electronics
- Food and Beverage
- Health, Beauty and Personal Care
- Home and Garden
- Pet Supplies
- Sports and Outdoor
- Stationary and Office Products

- ✗ No Product Sourcing Restrictions
- ✓ Private or White Labeling Accepted

## Appetite



Annual Revenue ..... Up to \$15,000,000  
Annual Payroll ..... Up to \$15,000,000



Employees ..... Up to 20



New Ventures Accepted ..... Yes  
Coverage Territory ..... United States

## Outside Appetite

Full list available on Application

- No Retail Location(s)
- No Revenue Outside of the US
- No Sale of:
  - Automotive Parts and Accessories
  - Children's Products
  - Software
  - Toys and Games
  - E-Scooters or Hoverboards
  - Pesticides, Herbicides ect.
  - Cannabis, Alcohol or Tobacco

## Limits

### General Liability

Each Occurrence .....	\$1,000,000
Products/ Completed Operations .....	\$2,000,000
Personal and Advertising Injury .....	\$1,000,000
Medical Payments .....	\$5,000
Tenant's Legal Liability .....	\$100,000
General Aggregate .....	\$2,000,000

Blanket Additional Insured  
Waiver of Subrogation  
Primary & Non Contributory

Included at  
no charge!

## Fee-Free Financing!

2 Direct Bill payment options built right in:

- ✓ ONE Pay (Annual)
- ✓ TEN Pay (Monthly)

No financing fees for monthly payments





# Personal Services

Admitted General Liability



## New Ventures Accepted

New to business or new to insurance, Foxquilt accepts young businesses.



## Payment Options

Cashflow is key - built in payment plans available for all clients.



## Online & Traditional Operations

Foxquilt supports your clients in how they want to sell.



## Quote & Bind Online

Don't wait for us - quote and bind 24/7/365

## Our Product Suite



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# Personal Services

Foxquilt Insurance - Admitted General Liability



## Top Classes ✓

- Photography
- Videography
- DJs
- Maid Services
- Pet Sitting
- Pet Training
- Groomer
- Event Planning
- Tour Guide
- Grant Writer
- Hairdresser & Barber
- Makeup Artist
- Personal Trainer
- Spin Instructor
- Yoga or Pilates Instructor
- Life Coach
- Nutritionist
- Language Teach
- Music Teacher

## Appetite



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Sub Contractors ..... Up to 100%



New Ventures Accepted ..... Yes  
Coverage Territory ..... United States

- All employees must be based in-state
- Sub contractors are not required to be based in-state

## Outside Appetite

*Full list available on Application*

- No child or elder care
- Open door policy for parents
- No transportation
- No work with tattoos, dermabrasion, injections, wart removal ect.
- No Revenue Outside of US
- No bankruptcies in the last 5 years
- No claims in the last 5 years

## Limits

### General Liability

Each Occurrence ..... \$1,000,000  
Products/ Completed Operations ..... \$2,000,000  
Personal and Advertising Injury ..... \$1,000,000  
Medical Payments ..... \$5,000  
Tenant's Legal Liability ..... \$100,000  
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### Errors & Omissions

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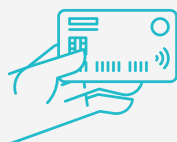
Limits up to ..... \$100,000

## Fee-Free Financing!

2 Direct Bill financing options built right in:

- ✓ ONE Pay (Annual)
- ✓ TEN Pay (Monthly)

*No financing fees for monthly payments*





# Contractor Liability

A Rated - Admitted General Liability  
New York Appetite



## Appetite



Annual Revenue ..... Up to \$15,000,000  
Annual Payroll ..... Up to \$15,000,000



Employees ..... Up to 20  
Sub Contractors ..... Up to 100%



New Ventures Accepted ..... Yes  
Coverage Territory ..... United States

- All employees must be based in same state as insured
- Sub contractors are not required to be based in-state
- Sub contractors are required to carry equal or greater GL limits

## Acceptable Work in NY

- Interior work in the 5 boroughs
- Interior & exterior work not in the boroughs
- Contractor classes in Foxquilt's appetite, subject to UW eligibility
- Multi-ISO accepted
- New Ventures Accepted
- 100% sub contracted work (insured) Accepted
- Cross State Work Accepted



## Available in NY Boroughs

*Full list available on Application - over 150 classes available!*

- Remodeler/ Interior Renovations
- Plumbing
- Electrical
- Handyperson
- Carpentry/Finish or Trim Carpentry
- Plumbing Services
- Janitorial Services
- Carpet & Rug Cleaning
- Painting Services
- Drywall Contracting
- Flooring Installation
- Tile Installation
- Locksmith
- Furniture Assembly

**\*No Exterior Work in the 5 Boroughs**

## Limits



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Blanket Additional Insured  
Waiver of Subrogation  
Primary & Non Contributory

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no charge!

### Additional Insured - Completed Operations

CG 20 37 - Can be added same-day for \$100

### Errors & Omissions

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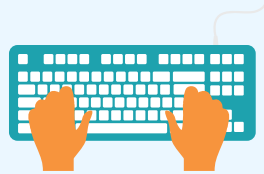
Limits up to ..... \$100,000

\*No Action Over Coverage Available

# How To Bind A Foxquilt Policy



## Get A Quote on Foxden



Enter Business Details



Confirm Coverage and Limits



Review & Share As Needed

## Love That Quote? Here's How To Bind It!

### 1. Open the Quote

Open the digital quote or grab the pdf quote.

We always recommend ensuring that you are logged into Foxden!



### 2. Click "Buy Now"

This will start the binding process!

You will have the opportunity to confirm a few details before proceeding

- Business Name
- DBA (if applicable)
- Business email
- Business phone number
- Policy start date

**BUY NOW**

### 3. Pick Your Options

To bind a Foxquilt policy, you need to collect a signature on the application and collect payment. We help you do both!

#### Collecting Signature

- Choose whether you other the client will sign the application
- Foxden will send a Docusign for signature

#### Collecting Payment

- Foxquilt accepts all major credit cards
  1. Client Paying - you can close out Foxden here! The client will be prompted to pay after they sign the application
  2. Agent Paying - click "procced to payment" to input the payment details



### 4. Get Policy Documents

Once signature and payment are successful, the policy is bound! You and the insured will be emailed policy documents, and they will be uploaded to Foxden.

Agents can issue their own certificates using an Acord 25 template.

United States Policies Underwritten by:  
CityNational Insurance Company - NAIC: 41335

Canadian Policies Underwritten by:  
Lloyd's Underwriters

