

NEW YORK GENERAL CONTRACTORS AND OWNERS GENERAL LIABILITY INSURANCE PROGRAM

AN EXCELLENT PROJECT-SPECIFIC GL PROGRAM
IN A CHALLENGING JURISDICTION

At Clach Casualty Underwriting Managers ("Clach Casualty"), our team of highly skilled underwriters offer access to robust general liability solutions for general contractors and owners in New York State, one of the most challenging jurisdictions for general liability insurance.

Our mission is to provide wholesale brokers with access to an excellent general liability program for owners and general contractors that will respond to the unexpected events that may occur during a project and to ease the worry of financial loss that can occur due to an array of liability issues that are unique to New York.

New York's unusual hazards and complicated laws result in a broadened responsibility for owners and general contractors, including the requirement of providing a safe working environment. We offer access to the coverage, risk management and loss control services to help mitigate and insure this broadened risk exposure, whether it's bodily injury or property damage to a third party caused by your client's work or the liability of others assumed under contracts.

HIGHLIGHTS

- Capital rated A+ by A.M. Best
- Primary General Liability
- Primary limits of up to \$10MM / \$10MM / \$10MM
- Coverage for project terms up to 60 months
- Extended Products and Completed Operations coverage for 6 years
- No subcontractor restrictions, conditions, warranty

CLACH
CASUALTY
UNDERWRITING MANAGERS

RISK MANAGEMENT AND LOSS CONTROL

- Full access to claims and legal experts
- A team of licensed Safety Managers is available as needed or required
- Third-party inspections include recommendations to reduce or mitigate risk
- Expedited investigations and supportive claims resolutions
- Access to cutting-edge technology to help improve site safety management



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Get a Quote

SUBMISSION REQUIREMENTS

- Supplemental Application
- 3 Years Loss Runs
- Target Pricing or Expiring Premium

SUBMIT A RISK

Email: adam.schnell@clachcasualty.com

ClachCasualty.com

The description of this program is only a summary of available coverages. The terms, conditions, provisions, limitations, and exclusions of the actual policy as issued will dictate the scope of coverage in the event of a claim.

Clach Casualty Underwriting Managers provides access to this program through wholesale brokers. Any carrier ratings contained herein are as of August 27, 2025. A.M. Best ratings are under continual review and subject to change. To confirm the current rating, please visit www.ambest.com. Clach Casualty Underwriting Managers is a series of RSG Underwriting Managers, LLC, a Delaware limited liability company based in Illinois. RSG Underwriting Managers, LLC, is a subsidiary of Ryan Specialty, LLC. Clach Casualty Underwriting Managers works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain states, and some products may only be available from surplus lines insurers. In California: RSG Insurance Services, LLC (License #0E50879). ©2025 Ryan Specialty, LLC