

# CAPSPECIALTY FIRE & WATER RESTORATION CONTRACTORS LIABILITY

At CapSpecialty®, we have over 100 years combined experience in underwriting fire and water restoration contractor risks. We offer a package policy approach with tailored coverage enhancements specific to the risk class.

## PRODUCT OFFERINGS

- ISO CGL packaged with CPL/PL/TPL (EBL available)
- Ability to carve out CGL for a CPL/PL/TPL package
- Limit capacity up to \$10,000,000
- No water intrusion exclusion
- Dedicated CPL limits
- Grantor of franchise AI
- Mold/fungi included (may be offered on occurrence or claims-made basis)
- Bailees coverage up to \$1 million
  - Lost key coverage up to \$25,000
- Policies tailored for TPAs including but not limited to: Crawford, Alacrity, Code Blue, etc.
- Experienced in tailoring policies to fire and water restoration franchisees (Rainbow International, Service Master, Stanley Steemer, ServePro, etc.)
- Property damage to “your work” deleted on CPL
- Two-year policies available
- Excess follow form available (ability to write over another carrier’s Auto Liability and Employer’s Liability)
- In-house claims handling

## TARGET RISKS

- Any revenue-size fire and water/disaster restoration contractors, with a focus on small to mid-size
- Contractors with Institute of Inspection Cleaning and Restoration Certification (IICRC) or equivalent training
- Those contractors with a focus on the remediation work and no new home construction
- Less than 50% of subcontracted work preferred

### GET IN TOUCH

Please send submissions to:  
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To view contact information for all of our team, please see the [full list](#).

[CapSpecialty.com](https://www.CapSpecialty.com)

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