CCIS

Why Contractors Need **Excess Liability Insurance**

Lawsuits are becoming more common—and more expensive—for contractors of all sizes. Excess Liability insurance helps protect your business when a claim goes beyond your General Liability limits.

Liability Risks Are Closer Than You Think

- Even small and mid-size contractors are seeing claims exceed $1 million
- One serious accident can wipe out standard General Liability limits
- Legal defense costs alone can put real strain on your business

Today's Litigation Environment

- Lawsuits are being filed more frequently
- Third-party funding is pushing claims to go further
- Attorney advertising encourages injured parties to sue
- Juries are awarding higher damages than in the past

You don't need a massive loss for a claim to become financially devastating.

What General Liability Covers

General Liability insurance helps protect your business if someone is injured or property is damaged because of the work you do.

Typical Coverage Includes:

- Third-party bodily injury
- Third-party property damage
- Products & completed operations
- Medical payments
- Personal & advertising injury

Standard Limits:

- $1M per occurrence
- $2M aggregate

Where the Coverage Gap Exists

What happens if a claim exceeds $1M?

Without Excess Liability, you may be responsible for the difference

A single claim can threaten your ability to keep operating

How Excess Liability Insurance Works

- Provides an additional layer of protection above General Liability
- Kicks in once primary limits are exhausted

$1M General Liability

\+ $2M Excess Liability

$3M Protection

What Excess Liability Covers

Excess Liability typically follows your General Liability policy and covers:

- Bodily injury claims
- Property damage claims
- Products & completed operations
- Personal & advertising injury

How Much Excess Coverage Should You Carry?

The right limit depends on:

- The type of work you perform
- Project size and complexity
- Contract requirements
- Overall risk exposure

CCIS offers Excess Liability limits up to $5 million.

Why Excess Coverage Helps You Win Work

- **Meets higher Liability insurance requirements in contracts**
- **Demonstrates strong risk management**
- **Builds confidence with owners, GCs, and lenders**
- **Protects your business as you take on larger or riskier jobs**

Why Work With CCIS

CCIS specializes in insurance solutions exclusively for contractors. We understand the risks you face on the job and help you structure coverage that protects your business today and supports your growth tomorrow.

Just call CCIS at (800) 432-2641 for a free quote.

**NOTE: The insuring agreement in a policy sets out the covered perils, assumed risks, and nature of coverage that the insurance company provides to its insured in exchange for the premiums paid. Thus, the terms and conditions of the policy will dictate whether coverage exists and the nature of any potential benefits.*