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Halcyon Agent News



5 Key Blanket General Liability Endorsements for Contractors *Don't Write Contractors Accounts Without Them!*

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If you've handled contracting or construction insureds before, you know, all too well, the headache that ensues when you go to issue a certificate of insurance but soon realize that your insured's policy doesn't contain the necessary additional insured or waiver endorsements. The stress is then further compounded because your insured, who isn't getting paid for a job due to their failure to comply with contractual insurance requirements, is hounding you (often last minute at Friday's close of business), but you can't deliver in a timely manner. Maybe the insured's policy is missing a blanket waiver of subrogation form or their insurance carrier doesn't offer the ability to endorse the specific additional insured forms using ISO's CG 2010 or CG 2037. Most often, adding the right forms unfortunately results in additional charges and thus, you're left explaining to a frustrated client the reason for the additional costs and why you didn't recommend securing the proper forms beforehand.

Accordingly, in this article, we hope to help you avoid these types of situations, such as the aforementioned, by recommending that you include 5 key blanket general liability (GL) forms on every contracting account you write. This article is strictly a sales side analysis and does not delve into the purpose of these forms or the nuances of contractual risk transfer. Rather, this article is simply about helping your agency avoid service delays and delivering a better insurance experience for your contracting customers by including 5 critical endorsements.

Thus, the 5 Key Blanket General Liability Endorsements for Contractors are, in no particular order of significance:

1. Blanket Additional Insured – Ongoing Operations
2. Blanket Additional Insured – Completed Operations
3. Blanket Waiver of Subrogation
4. Blanket Primary and Non-Contributory
5. Blanket Per Project Aggregate

By including the above forms on every contracting GL policy, you will certainly avoid the vast majority of certificate issues that arise. Also, note that various carrier forms exist that combine all or most of the above into 1 or 2 extension endorsements. Typically, carrier produced forms are more limiting, but sometimes they can be broader than standard Insurance Services Office (ISO) forms. Hence, we also recommend that the carrier has the ability to offer the specific ISO additional insured and waiver forms should a particular additional insured only accept standard ISO forms.

Thus, we compiled the below chart to offer a concise synopsis of the ISO forms that offer the 5 Key GL endorsements we recommend:

ISO Forms Chart

CG 2010 04 13	CG 2033 04 13	CG 2038 04 13	CG 2037 04 13	CG 2404 05 09	CG 2001 04 13	CG 2503 05 09
Specific AI-Ongoing Operations	Blanket AI – Ongoing Operations	Blanket AI – Ongoing Operations	Specific AI – Completed Operations	Specific WOS	Blanket Primary & Non-Contributory	Specific Per Project Aggregate
Requires you to name the person/entity			Requires you to name the person/entity	Requires you to name the person/entity		Requires you to name the project
No written contract requirement	Written contract requirement	Written contract requirement	No written contract requirement	No written contract requirement	Written contract requirement	No written contract requirement
	No upstream parties	Upstream parties included				
Can be made blanket by carrier willing to add wording "Any person or organization when required by written contract"			Can be made blanket by carrier willing to add wording "Any person or organization when required by written contract"	Can be made blanket by carrier willing to add wording "Any person or organization when required by written contract"		Can be made blanket by carrier willing to add wording "As required by written contract"

As you can see, by using 5 key blanket GL forms, most certificate needs can be handled upfront. It's better to be proactive and avoid any service-related headaches before they start. Hence, always remember to quote and bind your contracting insureds with our recommended 5 key blanket GL endorsements using ISO and/or carrier-issued forms.



Middle Markets

Halcyon Underwriters is proud to present our newest exclusive program:

Halcyon Specialty Property

Appetite -

- **Apartments**
- **Condominiums**
- **Assisted Living**
- **Offices**
- **Lessors Risk**
- **Retail**
- **Educational Institutions**
- **Churches**
- **Warehouse (No Manufacturing)**
- **Hotel**
- **Restaurant**

Coverages/Special Notes -

- Target TIV: Up to \$10 Million
- Minimum Premium: \$10,000
- Geographic Footprint: All coastal states Texas to Maine (Tier 1 and Tier 2)
- Deductible Offered: 3% NS
- AOP: \$5,000
- AOW: \$25,000
- Coinsurance: Agreed Amount
- Ordinance/Law: Full A w/BC combined 5%
- Equipment Breakdown: Included
- Property Enhancement Endorsement: Included
- Sinkhole: Florida Risk Included
- Sinkhole Rating 5 or Higher: Excluded
- Terrorism: Option to purchase

Submission Requirements -

- Statement of Values
- 3-years of currently valued loss runs
- Completed Acord Applications

**Ready to Compete against other E&S
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**Don't miss this Extraordinary & Competitive
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Contact your assigned Underwriter or for more information you
can reach our marketing team at marketing@halcyonuw.com

[Click Here - Halcyon Specialty Property Summary](#)





Personal Lines

Halcyon Underwriters is offering a new competitive option for your monoline High Value Homeowners!

An Insured Focused Common Sense Approach to Underwriting

- **Monroe, Miami-Dade and Broward counties: \$1 million Coverage A value and greater**
- **All Other Coastal Counties: \$750,000 Coverage A value and greater**
- **Orange County (Inland): \$750K Coverage A value and greater**
- **All other Inland Counties: \$500K Coverage A value and greater**
- **All year built homes (4-Point Inspections are not required, but agent will need to confirm updates with client)**
- **Occupancy: Primary or Secondary/Seasonal (including foreign nationals) with no supporting business**
- **Protection Class Codes 1-9**
- **Trust and LLCs automatically covered (no business exposure) and can name a Trust or LLC as first named insured**
- **Windstorm Mitigation Forms are required for home built 1993 and older in Miami-Dade and Broward and 2001 and older in all other coastal counties**

What if your submission doesn't fit the above guidelines?

Let us try Vault Specialty - Same great approach but with E&S pricing flexibility!

It is a WIN-WIN when you partner with Halcyon Underwriters and Vault!

Excited? Ready to quote? Please submit your applications to Personal Lines.

Extraordinary Insurance Designed to Exceed Your Expectations!

Please send your submissions to our inbox below and one of our experienced underwriters will assist you in placing the best coverage for your insured.

Submit to PLSubmissions@halcyonuw.com

[Click Here - Vault - High Value Homeowners Coverage Comparison](#)

Small Business

Halcyon Underwriters is happy to announce a new partnership with our newest carrier, **Utica First** who is offering a new Admitted, Artisan Residential Contractors Program in Florida!!

Are your insureds tired of paying too much for liability insurance for their Residential Contracting business?

Tired of paying for features you don't need? It's time to take a closer look at UTICA FIRST!

Eligibility -

- 5 or less full-time employees

- Gross annual receipts of \$1m or less
- Annual Payroll of \$500K or less
- No jobs of more than \$500K total construction cost
- No leasing of equipment to others
- Sub-Contract out less than 25% of your work
- No exterior jobs over 3 stories in height
- Good loss history
- Majority of work is residential in nature
- Class of business meets requirements
- Commercial Contracting must be under 35% of receipts
- New Ventures Accepted
- No Audit Provision
- All Direct Bill

Appetite -

- Carpentry
- Masonry
- Plumbing
- Electrical
- Carpet and Rug Cleaning
- Drywall
- Painting (Interior or Exterior not above 3 stories)
- Landscaping
- Interior Decorating
- Window & Door Installation
- Sidewalk or Driveway Paving
- Floor Covering (excluding hardwood)
- Handyman
- Pool Cleaning
- Fence Erection
- Glaziers
- Siding Installation

...and many more!!!

Additional Coverage is available for:

- Employee Tools and Equipment
- Blanket Additional Insured Coverage
- Accounts Receivable
- Valuable Papers
- Property in your Care, Custody and Control
- Materials/Supplies
- Umbrella or Excess Liability Limits

Ready to quote?
Please visit our [website](#) and rate online for
12% commission!!

[Click Here - Artisans Supplemental Application - Required](#)

Halcyon Announcement!!

Have you checked out our newly revamped website & rated any of our online products yet?

Don't miss out for +2 points extra commission and fast turnaround for USLI and Utica First!

Agents have quick and easy access to online quoting or instant phone quotes with products by USLI, High Value Home Quotes, our Private Flood Program and the new Utica Residential Contractors Program for Florida.

Click [Online Rating](#) or visit our newly designed website today.

Learn More About Us



Team Member Spotlight: Danielle Bulla



The relationship we have with our agent partners is very important to us. While we work with you on a day to day business level, we thought you'd like to know a little information about one of our team members.

In this picture, we have Accounting & Finance Associate, Danielle Bulla.

Years at Halcyon: 5 Years

Years in Insurance: 5 Years

First Job: Busser at an Italian restaurant

Favorite Movie: Shawshank Redemption

Favorite Vacation spot: Ft Lauderdale- there is a fabulous coffee shop there called The Alchemist

If I'm not at work, you can find me.... Roller skating

Motto: Just Breathe

Greatest Challenge: Self-reflection, and growing from it

Most important lesson learned: You affect people around you, try to be aware

Favorite Childhood Memory: Moving out

Bucket-list Item? Running with the Bulls and Motorcycle cage of death

Hobbies: Cross stitching, making laundry detergent, pattern drafting, sewing, Roller Derby

If I could have met anyone in history, it would be: Elsa Schiaparelli- "Shocking" Italian Fashion Designer from 1930's

My favorite part about my job is: Learning new things

My favorite work memory is: Playing pranks with Lauren and Donna

What influenced you to join insurance: I needed a career change with more stability

First purchase if you won the lottery? Pay off my house

One thing you cannot live without? My chinchilla, Ogre

And anything else you'd like to add! – It was really hard to fill this out with serious answers instead of jokes and sarcasm

Did You Know?

Halcyon offers premium financing arrangements with very competitive rates for your commercial accounts. Contact your Halcyon Team for a free quote on any new or renewal account.

COMING SOON!!!

Halcyon will be offering EXPRESS-PAY Online and Mobile Bill Payments for both one-time and recurring payments for our retail partners.

Claims Update!!

Halcyon's **NEW website** now has direct reporting available for all claims, ensuring faster access for appointed agents using online reporting for most companies. Please use our claims links by clicking **CLAIMS** to report any claims.

Is Your Agency File Up to Date? Has your office merged or changed names? We need to update your agency file!

Halcyon Agents must have an active E&O, ACH Direct Deposit Payment Form and W9 on File Annually in order to remain an active agent.

Please remember to send a copy of your E&O renewal certificate to compliance@halcyonuw.com annually.

IMPORTANT - Halcyon requires direct deposit of your commission payments via ACH for all Halcyon policies. Signing up is EASY! Please make sure we have an updated [ACH Payment Form](#) on file for your agency to receive commissions via direct deposit.

Send the completed copy to compliance@halcyonuw.com.

Call or Email Today - Click Here for our [Staff Directory](#)



Take a look at our 2018 Middle Market Successes below!

What Are We Writing?
[Halcyon 2018 Middle Market New Business Success List](#)



Halcyon is participating in the ["Challenge for Hope"](#) race for Give Kids the World.

We've accepted the challenge to raise money for Give Kids The World Village.

Every day, this nonprofit "storybook" resort provides cost-free vacations to children and families battling critical illnesses, and we believe those vacations create happiness and hope when these families need it most.

When a child is diagnosed with a critical illness, their family's life become full of unexpected and unpredictable challenges, from doctor appointments to hospital stays and medical treatments.

But for one week, children and families have the chance to laugh, play and simply spend time together – both at the Village and at Central Florida's world-class theme parks and attractions.

Give Kids The World Village becomes a home-away-from-home during their once-in-a-lifetime trip and it doesn't cost the families a cent.

That's why we're taking on the Challenge for Hope. On [December 8](#), we'll join fellow Challengers at the Village, as we walk, run, roll, or stroll through a 5K that captures the magic families experience during their stay.

Thank you from all of us and the great kids you're going to help! To Help Support our Fundraiser - you can visit our team page. [TEAM HALCYON](#)

Halcyon's Employees will be participating this year on Saturday, December 8th.

Check out our Business Development Manager talking about his personal experience during the race [HERE](#).



It's easy to join our mailing list!

Just send your email address by text message:

Text
HALCYON
to **22828** to get started.



Message and data rates may apply.

Why Halcyon? Check out the many

reasons in the video above!

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