



HALCYON UNDERWRITERS

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Halcyon Agent News



"Subcontractor Damages to Your Work"

By: Robert Latoza, CPCU, CIC, AU-M, ARM, AAI, ASLI, ARe

Production Underwriter – Middle Market | 407-215-4780 | latoza@halcyonuw.com

The Damage to Your Work exclusion is a very well-known exclusion on the Commercial General Liability (CGL) policy. According to the ISO 2012 form the exclusion states the following:

Damage to Your Work

“Property damage” to “your work” arising out of it or any part of it and included in the “products-completed operations hazard”.

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

The first part of the exclusion is aimed to exclude any damage to the named insured contractor’s work by the named insured. The second part is a give-back, where a subcontractor performing work for the named insured contractor is exempt from the “damage to your work” exclusion.

Essentially, coverage is provided for the named insured if the damage or ongoing work out of which the damage arises was performed on behalf of the named insured by a subcontractor.

The language above is very standard in the industry and used frequently. That said, there are two endorsements which insurers can potentially utilize which eliminate the subcontractor give-back, which an agent must be wary of and if included, make sure to advise their insured of the ramifications.

Those two endorsements are:

CG 22 94 – Exclusion to Work Performed by Subcontractors on your Behalf

CG 22 95 – Damage to Work Performed by Subcontractors on Your Behalf – Designated Premises or Operations

Both endorsements remove the exception to the Damage to Your Work exclusion putting at risk the named insured contractor for any losses arising from the subcontractor’s work itself performed on the named insured’s behalf. The CG 22 94 endorsement is broader, basically excluding all subcontractor work, where CG 22 95 specifies a certain premises or operation.

If an agent does encounter these endorsements added to the CGL policy, it would be best to have them removed, if possible, by the carrier. In cases where the carrier will not make an exception and placing with another carrier is not an option, then the agent must inform their insured of the risks associated with these exclusions and always have the insured verify that all subcontractors carry updated and adequate coverage limits.

References:

Insurance Services Office, Inc. 2012

<https://www.irmi.com/articles/expert-commentary/cover-me-the-subcontractor-exception-to-the-your-completed-work-exclusion>



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**

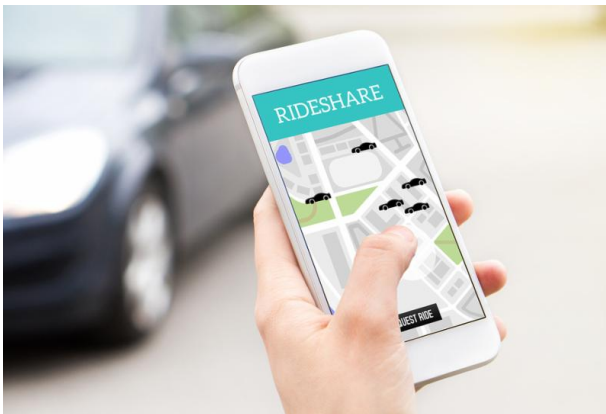
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[Click Here - Halcyon Specialty Property Summary](#)






Personal Lines

Uber. Lyft. Turo.– Insurance Options to Keep Up with Your Insureds.

Ride sharing options have taken the auto and tech industry by storm. They are ever evolving and presenting new and unique exposures for insureds that opt to participate. One of the largest gaps in coverage in this arena is for drivers offering rides using a Transportation Network Company, such as Uber or Lyft. Vehicle owners and operators have coverage when they are driving their car for personal use, without the Transportation Network Company ride share app on, and they have coverage when they have a passenger in the car from the Transportation Network Company. However, drivers do not have coverage while they are “trolling.” Trolling is defined as driving with the app on but no passengers in the car.

Safeco has introduced a new endorsement to their auto policy that will allow insureds coverage while they are trolling with no passengers in the car. The endorsement will apply only to the vehicles identified for ridesharing and does not provide rideshare coverage for the other

vehicles on the policy.

Where is the gap?		
Coverage under Safeco Auto policy	Current gap in coverage	Covered by Transportation Network Company (TNC)
App off	App on and available	Passenger match
 <p>The insured is driving the vehicle for personal use, the TNC app is off.</p>	 <p>The insured turns on the TNC app and is available to drive for the TNC.</p>	 <p>The TNC app makes a passenger match, the insured drives to pick up the passenger.</p> <p>The passenger gets in the vehicle, the insured drives to the destination.</p>

For additional information on this endorsement please click on the links below.

<https://www.safeco.com/products/auto-insurance/coverage/ridesharing>

[Ridesharing Coverage Flyer](#)

Turo is a completely different type of rideshare that allows individuals to rent out their cars when not in use to other drivers for short periods of time. This can present a unique exposure as to when exactly the owner of the vehicle's insurance is in place and when the Commercial Turo policy is in place. One way to prevent confusion and minimize the risk of not having coverage in place is to place insureds that have this exposure with Safeco. When the vehicle is being driven for personal use, it is covered by Safeco, however, when being rented, it is covered by the Commercial Turo policy, which is held by Safeco's parent company – Liberty Mutual. Since both Safeco and Liberty Mutual use the same claims handling team,

there will be no handing off the claim back and forth as the same carrier would be responsible for settling the claim. <https://turo.com/insurance>

Have insureds who could benefit from this endorsement? Please send your submissions to PLSubmissions@halcyonuw.com

Did You Get Tired of Completing Accord Applications?

Halcyon's Marketing Team has created a new online application for Personal Lines which can be emailed directly to PLSubmission@halcyonuw.com.

Forget the cumbersome applications!! Click [Here](#) for the Application.



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Want a quick quote? Want 12% commission*? Our agents can receive an Instant Quote in minutes by rating online via our website or our Instant Phone Quote option with USLI!

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Halcyon Announcement!!

Have you 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: Susie Lopez

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 one of our Middle Market Assistant Underwriters from Stewart Edwards' Team, Susie Lopez.



Years at Halcyon: 18 Years

Years in Insurance: 30 Years

First Job: Lakes Camera in Hialeah, Florida

Favorite Movie: The Bible

Favorite Vacation spot: NYC

If I'm not at work, you can find me.... Doing DIY projects, chalk painting and refurbishing furniture

Motto: Believe in yourself!

Greatest Challenge: Stepping up to be parent's caretaker

Most important lesson learned: Never underestimate yourself

Favorite Childhood Memory: My Dad (my everything) coming home with chocolate milk and snowball cakes every payday for all 7 of us kids

Bucket-list Item? Alaska, Jerusalem and road trips to places I've never been

Advice for Success: Build a great team

Pet Peeve: Lack of Etiquette 101

What is the biggest change you have seen so far: My outlook on life, people and work

What would your perfect day consist of? Starting my day in prayer and being the best, I can be.

Favorite Quote and Why? Success is the result of hard work, learning from failure, loyalty and persistence

If I could have met anyone in history, it would be: Most definitely Jesus

My favorite part about my job is: My #TeamBelievers teammates

My favorite work memory is: Getting the MVP award

What influenced you to join insurance: I started as a receptionist at Elliot, McKiever and Stowe and was encouraged to take it to another level

First purchase if you won the lottery? Buy my siblings cars, give away car keys like Oprah did!!

One thing you cannot live without? My Faith

And anything else you'd like to add! – Enough said, you know too much already LOL

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.

Claims Update!!

Halcyon's website now has direct reporting available for all claims, ensuring faster access for appointed agents using online reporting for many of our companies.

Please use our claims links by clicking CLAIMS to report any claims. If you need assistance filing any claim, please contact your assistant underwriter.

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 overall 2018
Middle Market Successes below!

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



**Halcyon is participating in ["Over the Edge"](#) 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 becomes 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 going "Over the Edge" on **Friday, February 8th!!**

Why is Halcyon partnering with Give Kids the World on this fundraising opportunity?

Halcyon Underwriters volunteers annually at Give Kids the World and this year we are continuing our 2nd year in raising the bar by going to new heights and literally going **OVER THE EDGE** to help Give Kids the World reach their financial goals. What better way to do that than joining this unique fundraising event in Orlando which will bring excitement to our community, along with interest/awareness of their mission?

What is "Over the Edge"?

Over the Edge is a high-energy, adrenaline infused event where people raise money for the opportunity to rappel off the side of the **32-Story Hyatt Regency Orlando!!** It's our most extreme fundraiser ever, and it gives you the chance to "walk the walk" 428 feet straight down. We will rappel down the side of the 32-story Hyatt Regency Orlando to help make dreams come true for critically ill kids and their families. This is not your average fundraiser, but you're not our average supporter. You are also welcome to join our team as well, if you have the courage to go "Over the Edge". Let me know if that is something you are interested in doing!


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 Friday, February 8th.


Check out last year's video [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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2301 Lucien Way, Suite 360
Maitland, FL 32751
TEL - (407) 660-1881: FAX - (407) 660-0525
TOLL FREE - (800) 393-9090

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