

# Velocity Small Business

## General Liability



Vela's distinguished product line, Velocity Small Business, along with its committed underwriting team, offers insurance coverage tailored for a diverse array of small businesses operating within the contracting sector. For our broker partners we provide flexibility on coverage enhancements and pricing – allowing you options to suit your client's needs. Speed to market is key to winning deals and we've got you covered!

### Qualifying Size of Risk:

- \$2m receipts maximum and/or \$750k payroll maximum

### Territory:

- Contracting Business – Multi-state coverage except New York.

### Coverage Limits:

- \$1,000,000 or \$2,000,000 Per Occurrence
- \$2,000,000 General Aggregate
- \$2,000,000 Products/Completed Operations Aggregate
- \$1,000,000 Personal & Advertising Injury
- \$100,000 Damage to Premises Rented to You
- \$5,000 Medical Payments

### Minimum Premium:

- Premium range: \*\$4,000 minimum premium
- \$25,000 for Roofing Operations

\*Minimum premium is determined based on class of business and the coverage enhancements offered

### Commission:

- 17.5%

### Minimum Deductible:

- \$1,000 minimum

### Coverage Enhancements:

- Primary & Noncontributory wording
- \$5mil Per Project Aggregate Limit
- Blanket Additional Insured ongoing and completed operations
- Blanket Waiver of Subrogation
- Subsidence Exclusion – Silent
- Hostile Fire Exception included & TRIA Coverage included at no charge

### Prohibited Classes of Business:

- Janitorial, Fire Suppression Contractors (wet work), Trucking & Hauling for Hire, Hospitality, Habitational or Premises Based Risks



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INSURANCE SERVICES

| a Berkley Company

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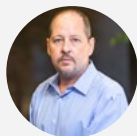
**GENERAL INQUIRIES:**  
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# Velocity

## Small Business Team

Please reach out to a team member for more information or to discuss specific accounts. In addition, visit our website [www.vela-ins.com](http://www.vela-ins.com) to view updates, enhancements and also to see our most Recently Bound business.

### Key Contacts:



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### Vela Insurance Services a Berkley Company,

*provides excess & surplus lines insurance solutions through our exclusive network of wholesale brokers in our specialized market segments.*

### Exceptional Security

Business is written on behalf of insurance company subsidiaries of W. R. Berkley Corporation that are Rated A+ (Superior) XV by A.M. Best (Outlook: Stable) A+ (Strong) by Standard & Poor's (Outlook: Stable).

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#### LOCATIONS:

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CHICAGO, IL  
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OMAHA, NE  
SCOTTSDALE, AZ



**VELA**  
INSURANCE SERVICES

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