

## Contractors Coverage Guide

### Top Class Codes

RT Connector offers 120 Contractor class codes.

Targeted classes include:

- Janitorial Services
- Landscaping
- Air Conditioning Systems or Equipment
- Carpentry
- Dry Wall Installation
- Electrical Work
- General Contractors
- Masonry
- Painting
- Plumbing
- Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating
- Swimming Pool Servicing
- Debris Removal - Construction Site
- Welding or Cutting

**Note: minimum premiums start between \$500 - \$2,500 based on class and territory. Classes and coverages may vary by carrier.**

### Underwriting Guidelines

- Up to \$1M / \$2M in General Liability limits
- Up to \$5M in Excess limits
- Up to \$4M in total payroll
- Ability to consider up to 100% subcontracted work
- Ability to perform exterior work on 3 stories or less
- Ability to consider new residential construction on up to 25 units
- Both Residential and Commercial work can be considered
- Optional Coverages available:
  - » Primary Non-Contributory (Scheduled or Blanket)
  - » Blanket Additional Insured
  - » Waiver of Subrogation (Scheduled or Blanket)
  - » Per Project Aggregate



**THE CONNECTOR**  
with RT Specialty

**RT Connector is RT Specialty's Proprietary Digital Marketplace for Commercial E&S Business.**

The coverage process is streamlined, top-rated market access is multiplied, and robust third party tools are harnessed – empowering RT Specialty contracted retail agents to do their best work without sacrificing due diligence, time or profitability.

**Let's Connect**  
[support@rsgconnector.com](mailto:support@rsgconnector.com)

**LEARN MORE**

**RTSPECIALTY.COM**

RT Connector is a division of Ryan Services Group, LLC (in California: RSG Marketing Insurance Services, LLC, License # 0156030), a Delaware limited liability company based in Illinois. RT Connector is an excess and surplus lines insurance portal providing RT Specialty contracted agents and brokers with multi-line and multi-carrier quoting, binding and policy issuance. RT Specialty is a division of RSG Specialty, LLC (in California: RSG Specialty Insurance Services, LLC, License #0G97516), which is the licensed broker providing insurance services through RT Connector. Neither RT Connector nor RT Specialty solicits insurance from the public. Some products may only be available in certain states, and some products may only be available from surplus lines insurers. RT Connector and RT Specialty are subsidiaries of Ryan Specialty, LLC. ©2024 Ryan Specialty, LLC