



WESTERNPACIFIC
INSURANCE

Wrap Insurance Program

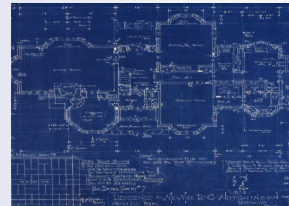
Today's restrictive General Liability Insurance climate requires creativity when working with new construction developments. Western Pacific has the knowledge and experience to quote any construction project under a Wrap policy and would love to assist Independent Agents with their new construction leads.

Key Highlights

- Our carriers are recognized as industry leaders nationally
- Multi-family projects are highly desired - most subcontractors have multi-family exclusions!
- Low minimum premiums
- Various deductible/SIR options available
- 12 to 48 month policy terms - options for the policy to respond to project "phases"
- Rolling Wrap programs available
- Integrated risk management vendors - Third Party Administrators and QA/QC companies
- Pollution Wrap policies, Builder's Risk, and Excess Liability also available

Why choose a Wrap?

- Assured coverage for all subcontractors
- One defense representation in the event of a loss
- No fault allegations to be determined in the event of a loss
- Common goals shared by all subcontractors - cooperative risk management, safety, and quality work
- Completed Operations extended to statute of repose
- Third Party Administrator services ease troublesome subcontractor contract coordination
- Subcontractor premium recovery - Owner/Contractor doesn't need to cover the total premium cost



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