

SitePrep GL Program



NEW: \$2M/\$4M/\$4M GL Limits + Environmental Protection for Site-Prep Contractors

Meet growing contractual demands and help clients close the pollution coverage gap with Origin Specialty's enhanced SitePrep program.

Standard \$1M/\$2M/\$2M limits are no longer enough. Site preparation and horizontal construction clients face complex projects, demanding contracts, and environmental exposure created by everyday operations such as excavation, grading, underground utilities, and stormwater runoff.

Origin Specialty has evolved its industry-leading SitePrep program with higher GL limits and available environmental protection, giving wholesalers a stronger solution to retain key accounts, win new business, and help clients close important coverage gaps.

Target Appetite: Who We Cover

We provide coverage for businesses of all sizes, from small independent contractors to large multi-state operations.

- ✓ Excavation / Grading of Land Contractors
- ✓ Debris Removal / Wrecking / Demolition
- ✓ Concrete Construction (excluding foundations)
- ✓ Driveway, Parking Area, or Sidewalk Paving
- ✓ Drilling (other than water)
- ✓ Horizontal Drilling / Conduit Construction / Water Mains
- ✓ Irrigation or Drainage System Construction
- ✓ Septic Tank Installation
- ✓ Landscape Gardening / Fence Erection

Partner with the Experts. Quote Today.

Give your clients the coverage they deserve with the speed you need. Our in-house underwriting team provides fast, flexible solutions and binding authority.



Submit Your Risk
submissions@origin-specialty.com



No "Gotcha" Exclusions

- Subsidence
- Tract work
- Residential Operations
- XCU (Explosion, Collapse, Underground)
- Earth Movement
- PFAS



NEW: Environmental Protection Available

Site prep work can create pollution exposure that standard GL may not cover. Contractors Pollution Liability can help address claims involving:

- Fuel spills and refueling incidents
- Hydraulic fluid releases
- Sediment or stormwater runoff
- Contaminated soil movement
- Hauling or transport of spoils
- Non-owned disposal site allegations
- Cleanup costs, bodily injury, and property damage from covered pollution conditions



When to Offer It

- Excavation, grading, debris removal, etc.
- Work near storm drains, waterways, or wetlands
- Fuel stored or used on-site
- Hauling of soil, debris, or spoils
- Customer fill, development, or contaminated-site exposure
- Contractual environmental insurance requirements



Quick Claim Example:

A contractor overfills a bulldozer during refueling. Diesel runs into a storm drain, triggering cleanup costs and potential third-party claims.



Enhanced Program Highlights

- **New Higher Limits:** Now offering **\$2M Occurrence / \$4M General Aggregate / \$4M Products-Completed Operations Aggregate**
- **A- X Excellent-rated carrier**, non-admitted
- Per-Project Aggregate: Available with no cap.
- Blanket AI: Includes Completed Operations
- Key Endorsements: Blanket Waiver of Subrogation and Primary Non-Contributory coverage are available
- LICA Partnership: Now a preferred carrier for the Land Improvement Contractors of America (LICA)
- Employee Benefits Liability: Optional coverage may be included



Submission Requirements

- Completed and signed ACORD applications
- Completed and signed Origin SitePrep Supplemental Questionnaire
- FEIN
- Five years of currently valued, hard-copy loss runs
- Owner bio/resume



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