

GRIDIRON

PRODUCT GUIDE

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Please note: The information provided in this welcome packet is subject to change.
For the most up-to-date versions of our materials, please visit our website at www.gridironins.com and navigate to the Documents tab.

UPDATED ON 06/30/2025

PROPERTY / GENERAL LIABILITY

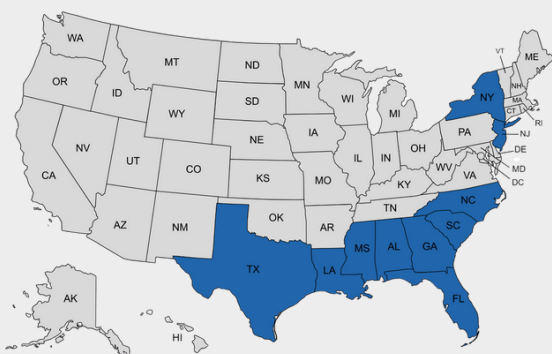
NON/ADMITTED

PORTAL

<https://propertyondemand.gridironins.com>

STATES FOR NON-ADMITTED COMMERCIAL PROPERTY

TX, LA, MS, AL, FL, GA, SC, NC, NJ, NY



WE OFFER

- Property with Wind
- AOP only
(excluding restaurants, residential condo associations)
- Commercial Packages :
 - General Liability (compatible with our Easy Excess Program)
 - Flood

OCCUPANCIES

- LRO
- Retail, shopping centers, & offices
- Government buildings
- Warehouses (light industrial)
- Commercial Condominiums

DISTANCE TO COAST

2 miles or more from tidal water in all states, except Texas (5 miles), Louisiana (25 miles) from tidal water.

Director of Property - Luis Guillerme
luisg@gridironins.com

GUIDELINES FOR COMMERCIAL PROPERTY

CONSTRUCTION AGE

(Exceptions referred to UW for older construction)

- Target construction 1980 or newer
- Will consider older in Northeast, on Southeast with a Gut/Renovation
- Minimum occupancy rate of 65%
- Construction variable based on construction type

TARGET

(Varies based on construction type)

- Minimum \$1 Million
- Up to \$10 Million based on risk quality

TOP CLASSES

(Exceptions referred to UW)

- Commercial Condos
- Government Buildings
- High End Restaurants, Well Known Franchises, Bistros (No Dive Bars)
- Hospitals, Urgent Cares, MD Now, Clinics, Dental Offices, Diagnostic Centers
- Office Buildings (50% minimum occupancy)
- Residential Condos (2000 or newer must have 75% owner occupancy or greater) \$5mm Max Limit (exceptions refer to UW)
- Schools, Day Cares (No converted Commercial Dwellings), Private, Charter, and Montessori
- Shopping Centers / Retail (65% minimum occupancy)
- Warehouses (contingent on acceptable occupancies – distributors, light, mfg., industrial)

PROPERTY

NON/ADMITTED

PORTAL

<https://propertyondemand.gridironins.com>

Director of Property - Luis Guillerme
luisg@gridironins.com

RESTRICTIONS

- Assisted Living Facilities, Rehab & Recovery Centers, Nursing Homes
- Bowling Alleys
- Buildings on Historical Registries
- Car washes, Exterior property
- Churches, Synagogues, Mosques
- Dwelling Structures Both Residential and Commercial
- Fast Food Restaurants
- Food Manufacturing – including Meat, Poultry, Seafood Processing
- Gas Station, C – Stores, Cannabis Manufacturing/Processing
- Habitational Rentals (Apartments, Dwellings, Cottages, Multi-Family, Air BNB, VRBO, Co-Ops, etc.)
- Hotels/Motels
- High Hazard/ (Saw Mills, Electro Plating, Metal Mfg., Arc Welding, Oil & Gas, Recycling, Heavy Industrial Incomplete / Open Structures Including Wind – Canopies, Awnings, Playground, Pavilions, Overhangs)
- Mini-Storage/Self Storage Facilities
- Nightclubs, Late Night Lounges/Taverns, Adult Nightclubs
- Non-Combustible or Frame in Dade, Broward or Palm Beach (So FL)
- Pawn Shops
- PC 9 & 10
- Refrigerated or Temp Controlled Buildings
- Single Standing Dry Cleaning/Laundry Facilities
- Over 120 miles from the coast
- Vacant Buildings
- Scrap Metal, Auto Dismantling, Fertilizer & Flammable Storage
- HOA open structures, open property misc. non building structures

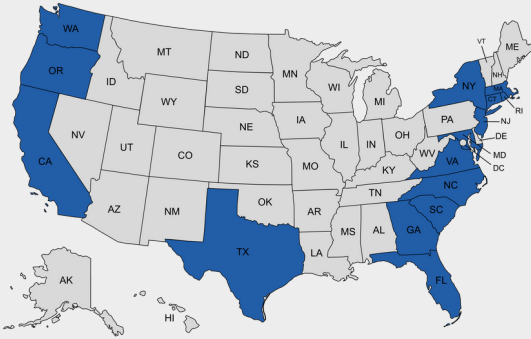
PRIVATE FLOOD

PORTAL

<https://floodondemand.azurewebsites.net>

ACTIVE FLOOD STATES

WA, OR, CA, TX, FL, GA, SC, NC, VA, DC,
MD, NJ, NY, CT, RI, MA



ACCEPTABLE CLASSES OF BUSINESS

- Commercial Buildings
- Apartment buildings / Complexes
- Residential Dwellings / High Value Homes
- Dwelling Schedules / Rental Dwellings
- Condo Associations
- Individual Condo Units

Underwriter - Justin Lussier
jlussier@gridironins.com

PRIVATE FLOOD GUIDELINES

FLOOD HIGHLIGHTS

- Primary or Excess Coverage
- Residential or Commercial Risks (No Occupancy Restrictions for Building coverage)
- Maximum 10-buildings per single-location
- \$10 million Coverage Limit available per single-building or single-location (Post-FIRM)
- Maximum \$5 million coverage limit on Pre-FIRM risks (single building/single-location)
- RCV up to Max Limit
- No Elevation Cert required to Quote, Bind, & Issue
- Multiple-Buildings & Multiple-Locations can be written on a single master-policy
- Business Income Available (max 10% of the property limit scheduled)
- Contents/BPP only coverage available
- No Waiting-Period for coverage to be effective
- \$750 MP

FLOOD RESTRICTIONS

- 1/4 Mile (0.25) minimum distance to tidal water
- 1/4 Mile (0.25) minimum distance to any FEMA designated Floodway
- V-zones; CBRA-zones, Barrier Island Locations
- Blanket Coverage Limits
- Builders Risk/Course of Construction exposures are NOT eligible
- Maximum Elevation Difference accepted is -2 feet to B.F.E
- Risks with prior flood losses are not eligible
- Maximum attachment \$20 million (RC value) per building/schedule

EXCESS LIABILITY

PORTAL

<https://easyexcess.gridironins.com/>

STATES FOR EXCESS LIABILITY

ALL STATES EXCEPT KY & NY

Underwriter - Stephanie Badiola
sbadiola@gridironins.com

EXCESS PRODUCT HIGHLIGHTS

- Timesaving “quote-bind-issue” online portal
- Over 400 available classes with competitive minimum premiums
- RLI / Mt. Hawley Non-Admitted paper – A+ XIV rating
- \$1M to \$5M in excess limits available
- Follow-form over General, Auto, Employer's and Liquor liability
- No concurrency required
- Short-term options available online; 13-15 month option available via referral
- 30-day window to provide binding contingencies

UNDERLYING POLICY REQUIREMENTS

- AM Best rating of A – VII or better
- Standard CG0001 Occurrence form or equivalent. Some BOPs can be considered on a referral basis
- Minimum limits required:
 - GL --> \$1M/\$1M
 - AL --> \$1M CSL (Max of 10 power units)
 - EL --> \$500K/\$500K/\$500K
 - LL --> \$1M/\$1M

ALL CLASSES

- Gross receipts under \$10M
- No trucking, towing, delivery or livery
- No work in industrial, municipal or secured facilities
- No Oil & Gas / Marine exposures

CONTRACTING

- Target trade contractors and small remodeling G.C.'s
- Not a market for heavy exposure trades (Blasting, Pile Driving, etc..)
- Can Consider Sub-Contracting exposures
- Contracting not available in SC, NY, CO

HABITATIONAL

- Apartments and Condos - 100-unit max
- Limited to 3 stories in height
- No more than 15% occupancy of student housing, section 8 or elderly housing
- Will not entertain short-term, vacation, Airbnb or time share rentals

RESTAURANTS

- Liquor receipts must be under 50% of gross receipts
- Establishments that close before midnight
- No bouncers/security
- Liquor not available in AL, SC, VT

LRO/ RETAIL/ DISTRIBUTORS/ MANUFACTURERS

- Maximum 75,000 square footage for any one building
- No occupancies labeled as “P” or prohibited in our Class Code Guide are allowed
- Ability to underwrite risks which don't fit “perfectly” in our online portal

INLAND MARINE

ADMITTED

PORTAL

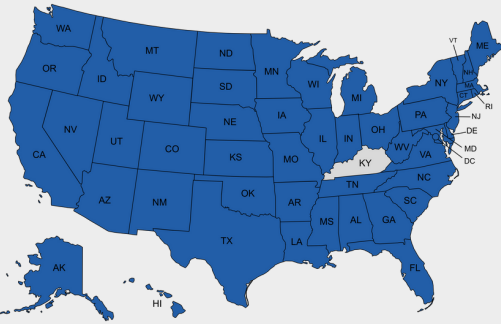
<https://inlandpro.gridironins.com/>

Please note if an exposure or potential account is not listed here as restricted or prohibited, please refer to your underwriter. We have a very broad appetite and can accommodate unusual risks. This is meant as a basic guide to our Inland Marine products.

Director of Inland Marine -Jeff Graceffo
jgraceffo@gridironins.com

INLAND MARINE HIGHLIGHTS

- \$800 MP
- Inland Pro – Quote/Bind/Issue online portal
- \$10 million max TIV though it differs by class/construction/etc.
- Broad term with coverage extensions
- Wind available in Tier 1 areas
- Multiple inland marine classes can be on the same policy
- Builder's Risk must be over 1 Mile from tidal water
- Medical Equipment – stationary or mobile
- Property 1980 and newer with a 75% Occupancy Required (Can consider older if fully updated)
- Ability to package property and IM exposures
- 14 different inland marine classes
 - Contractors Equipment
 - Builders Risk
 - Scheduled Property Floater
 - E.D.P
 - Bailees
 - Installation Floater
 - Warehouseman's Legal Liability
 - Fine Arts
 - Jeweler's Block
 - Communication Equipment
 - Mobile Medical Equipment
 - Motor Truck ; Contingent Cargo
 - Transportation Floater
 - Equipment Dealers



**unavailable in Kentucky*

CONTACTS BY REGION

West Region

Wes - wneary@gridironins.com

Eliana - esheets@gridironins.com

South Region

Andrew - abarry@gridironins.com

Parker - pgainsburg@gridironins.com

Adriana - agarcia@gridironins.com

Faith - fmarrero@gridironins.com

Northeast Region

Jeff - jgraceffo@gridironins.com

Parker - pgainsburg@gridironins.com



INLAND MARINE

NON/ADMITTED

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Director of Inland Marine -Jeff Graceffo
jgraceffo@gridironins.com

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Andrew - abarry@gridironins.com

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Parker - pgainsburg@gridironins.com

NON-ADMITTED INLAND MARINE

- Non admitted , E&S product
- Coverages available
 - Contractors Equipment
 - Builders Risk
 - Installation Floater
 - Scheduled Property Floaters
- \$2.5 million TIV max
- Mid-Term Builders Risk available
(X-wind in tier 1 & 2 and must have coverage since project inception)
- Equipment leased, rented, or borrowed from others
- Flexible coverage form

INLAND MARINE RESTRICTIONS

- Logging, Recycling, Tire Shredding, Scrap Metals, Cotton Pickers, Saw Mills and underground drills over 10"
- Severe Wildfire exposures
- 100% Unscheduled Equipment (must be combined with scheduled)
- Oil & Gas exposures
- Mid-term builders risk
- PC 9/10
- Difficult Agriculture equipment (pivots)
- New Venture MTC
- More than 20 power units
- Household goods (Movers & Storage)
- Barrier Islands or less than 1 mile to tidal water (X-Wind available)

NEW YORK CONTRACTORS

LOCATION

Primary operations need to be in NY.
We're able to consider contiguous state operations

President - Dave DeMott
ddemott@gridironins.com



CONTACTS

Dave - ddemott@gridironins.com
Lorran - lrodrigues@gridironins.com

GUIDELINES

- No action over claims in the last 5 years
- Not suitable for 100% subcontracted exposures
- Composite rated on receipts
- Policies will only be written for a term of one year
- Work in 5 boroughs is acceptable
- Can consider some custom permitting language
- Not a market for new ventures on 100% Sub-Exposures

CORE APPETITE

- Target risks with gross receipts under \$5,000,000
- Trade contractors
- Small remodel contractors
- Specialty Contractors

PRODUCT

- Broad CGL Coverage Form
- WOS, AI Wording and per Project Aggregate available
- CG2037 / 2038 available
- Soft Hammer Clause for uninsured subs

COVERAGES

- **Action Over Excluded**
- **Sub-Limit Program**
 - Includes labor law sub-limit of \$200,000 AGG / \$100,000 occurrence with defense inside the limit
 - Optional \$250,000 / \$250,000 limits are available
- **Cure Product**
 - Full limits Action Over if the insured has been in sub-limit program for 3 years while maintaining loss free and complied with audits
 - Minimum 3 years in Limitation Product
- **Specialist Trades**
 - Full Action Over Limits
 - Artisans that are committed to a distinct primary trade
 - We will consider with no exclusion
 - Limited Class
 - Targeted Approach

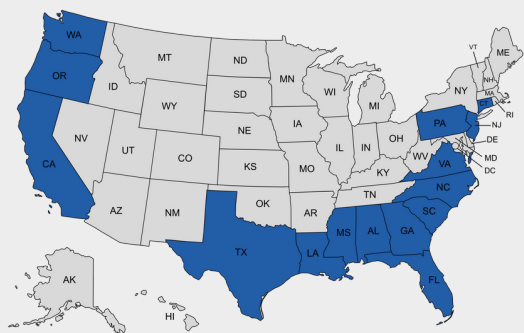
CONTRACTORS PLUS

PORTAL

<https://contractorsplus.azurewebsites.net/>

STATES OPEN-

WA, OR, CA, TX, LA, MS, AL, GA, FL, SC,
NC, VA, NJ, PA, CT



CONTACTS

Liz - lhendricks@gridironins.com

Lorran - lrodrigues@gridironins.com

Tyler - tanderson@gridironins.com

Jr. Underwriter - Liz Hendricks
lhendricks@gridironins.com

PRODUCT

- Offers quote, bind, and issue capabilities within minutes
- Hadron Specialty (Non-Admitted AM Best Rating A – VIII)
- CGL Broad Form Occurrence
- Minimum Premium of \$1,250
- Ability to package with IM (equipment)
- Focused on small to midsize artisan contractors
- Soft hammer clause for subcontractor coverage
- Ability to include WOS, PNC, and several different AI forms

GUIDELINES

- Target Risks with under \$5M in receipts
- Can consider subcontractor exposures with proper risk transfer (copy of the sub agreement)
- Form allows for up to 15 new residential starts per year
- Flexible coverage form
- Can consider work up to 6 feet below grade
- Not a market for Difficult trades (Roofing, Pile Driving, Shoring Underpinning)
- Not a market for oil/gas or Marine exposures

APPETITE

- Trade Contractors
- Small remodelers
- Specialty Trades

PROGRAM CONTACTS

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INLAND MARINE

Jeff Graceffo - Director of Inland Marine

Andrew Barry - Underwriter

Parker Gainsburg - Underwriter Assistant

Adriana Garcia - Underwriter Assistant

Faith Marrero - Underwriting Assistant

Wes Neary - (West Coast) Underwriter Assistant

Eliana Sheets - (West Coast) Underwriter Assistant

jgraceffo@gridironins.com

954.331.3028

abarry@gridironins.com

954.308.9294

pgainsburg@gridironins.com

954.308.5438

agarcia@gridironins.com

954.308.9288

fmarrero@gridironins.com

954.308.9296

wneary@gridironins.com

954.331.3029

esheets@gridironins.com

954.308.9291

PROPERTY / FLOOD

Luis Guillerme - Director of Property

Michael Lopez - Underwriter Assistant

Kyara Benitez - Underwriter Assistant

Giovanni Di Grazia - Underwriting Assistant

Justin Lussier - Underwriter

luisg@gridironins.com

954.331.3050

mlopez@gridironins.com

954.308.9292

kbenitez@gridironins.com

954.331.3002

gdigrazia@gridironins.com

954.331.3035

jlussier@gridironins.com

954.331.3039

EXCESS LIABILITY

Stephanie Badiola - Underwriter

Elizabeth Sanchez - Underwriter Assistant

Tianna Ottovegio - Underwriter Assistant

sbadiola@gridironins.com

954.331.3030

esanchez@gridironins.com

954.595.6667

tottovegio@gridironins.com

954.595.6668

PROGRAM CONTACTS

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NEW YORK CONTRACTORS

Dave DeMott

ddemott@gridironins.com

954.331.3027

Lorran Rodrigues - Underwriter Assistant

lrodrigues@gridironins.com

954.308.9295

CONTRACTORS PLUS

Liz Hendricks - Jr. Underwriter

lhendricks@gridironins.com

954.308.9297

Lorran Rodrigues - Underwriter Assistant

lrodrigues@gridironins.com

954.308.9295

Tyler Anderson - Underwriter Assistant

tanderson@gridironins.com

954.331.3037

ACCOUNTING

Accounting

accounting@gridironins.com

Justin Walker - Financial Analyst

jwalker@gridironins.com

954.331.4985

Ryan Vlietstra - Staff Accountant

rvlietstra@gridironins.com

954.595.6671

Peggy Vidal - Chief Financial Officer

pvidal@gridironins.com

954.331.3031

OPERATIONS

Jason Green - Chief Operating Officer

jgreen@gridironins.com

954.331.3032

Claims

claims@gridironins.com

Loss Runs

lossruns@gridironins.com

MARKETING

Emily Vasquez - Marketing Coordinator

evasquez@gridironins.com

954.331.3003

ONLINE PORTALS

PLEASE REACH OUT TO MARKETING IF YOU NEED ACCESS TO
ONE OR MORE OF THE PORTALS

Marketing Coordinator
Emily Vasquez
evasquez@gridironins.com
954.331.3003

EASY EXCESS

<https://easyexcess.gridironins.com/>

INLANDPRO

<https://inlandpro.gridironins.com/>

PROPERTY ON DEMAND

<https://propertyondemand.gridironins.com>

FLOOD ON DEMAND

<https://floodondemand.azurewebsites.net>

CONTRACTORS PLUS

<https://contractorsplus.azurewebsites.net/>

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