

Appetite Guide: Lines and Industries

Wholesale excess and surplus lines brokerage for retail agents.

Lines

Line	What we place	Typical limits	Minimum premium	Not a fit
General Liability	Artisan and trade contractors; General contractors and remodelers; Apartments, condominium associations and lessor's risk; Restaurants and bars, including liquor liability; Vacant land and vacant buildings; New ventures and accounts with adverse loss history	\$1M per occurrence / \$2M aggregate; higher limits available through excess.	Varies by market and class.	Products-heavy manufacturing risks; Firearms, fireworks and explosives; Amusement rides and attractions; Personal lines liability
Commercial Property	Coastal and wind-exposed locations; Vacant and unoccupied buildings; High-TIV schedules and single locations; Older and frame construction; Habitational schedules; Builders risk for new construction and renovation	Based on total insured values; single-location and schedules.	Varies by market and class.	Personal lines homeowners and dwelling fire; Risks with open, unrepaired prior losses; Locations outside our licensed states
Excess & Umbrella	Excess over E&S or admitted primary general liability and auto; Contractors needing higher limits for contract requirements; Habitational and hospitality accounts needing higher limits; Accounts where the primary carrier does not offer an umbrella	\$1M to \$10M+, lead and follow-form.	Varies by market and class.	Personal umbrellas; Excess over self-insured retentions without primary coverage; Accounts without scheduled underlying coverage
Commercial Auto	Small and mid-size for-hire trucking; New ventures and operations with limited history; Contractors' fleets; Non-trucking commercial fleets with adverse loss history	\$1M combined single limit; higher through excess.	Varies by market and class.	Hazardous materials haulers; Personal auto and rideshare; Public livery and passenger transportation

Industries

Industry	Coverages	What we place	Not a fit
Construction & Contractors	General liability; Excess & umbrella; Builders risk and property	Artisan and trade contractors; General contractors and remodelers; Residential and commercial new construction; New ventures and contractors with adverse loss history	Wrap-up programs (OCIP and CCIP); Tract home builders and condominium conversions; Demolition and blasting
Habitational & Real Estate	Commercial property; General liability; Excess & umbrella	Apartments and condominium associations; Vacant and under-renovation buildings; Older construction and coastal locations; Lessor's risk and commercial real estate	Student housing; Senior living with care services; Buildings with unrepaired fire or water damage
Hospitality	General & liquor liability; Commercial property; Excess & umbrella	Restaurants, with or without liquor; Bars, taverns and nightclubs; Hotels and motels; Breweries and wineries with tasting rooms	Nightclubs with a history of violent incidents; Hotels with on-site amusement or water parks; Adult entertainment

Submission requirements

ACORD 125: Commercial insurance application

ACORD 126 and/or 140: General liability section and/or property section, as applicable

Loss runs: 5 years, currently valued (within 90 days)

Supplementals: Class- or line-specific applications

Declinations: Admitted market declinations, where required by the insured's home state

Target effective date: And any expiring terms and premium

Line-specific requirements: pixel-perfect-replay-7843.lovable.app/appetite

How to submit

Email complete submissions to submissions@valjeanspecialty.com. Most quotes are returned within 3–5 business days. Complex property and excess placements may take 5–10 business days depending on market response.

New to Valjean Specialty? Request an appointment at pixel-perfect-replay-7843.lovable.app/get-appointed.

For licensed insurance agents and brokers only. We do not sell insurance directly to the public. Appetite is subject to change with market conditions. Nothing on this page is an offer of coverage or a guarantee that a risk can be placed. Coverage placed with non-admitted insurers is not protected by state insurance guaranty funds.

Valjean Specialty, LLC