



Pursuing  
Better  
Together<sup>®</sup>

**Construction**  
Specialty Products  
Subcontractor Default Insurance

[archinsurance.com](https://archinsurance.com)





The Subcontractor Default Insurance (SDI) Group within Arch Construction, works with agents and brokers to offer an insurance alternative to subcontractor surety bonds, allowing general contractors to retain greater control over the risks associated with subcontractor performance.

## Key Product Features

**Clarified Trigger Terminology with Clear Definitions for Notice of Default vs. Notice of Loss**

**Notice of Default Definition Crafted to Match Each Insured's Process**

**Removal of Termination Requirement for Default of Performance**

**Revised Indemnification Section, With Clear Steps for Loss Calculation**

**Removal of Automatic Carrier Right to Review Enrollments**

**Easy Extension Period Wording Clarifying Tail Coverage**

## APPETITE

General contractors with:

- A minimum of \$150M in revenues annually.
- A robust prequalification process for sub selection including financial review.
- "Best practice" QA/QC procedures.
- An established resume of vertical commercial projects.
- A pipeline of negotiated projects with repeat owners.

## ELIGIBILITY

- Enrollment of at least \$100M annually.
- Minimum deductible \$750K.
- U.S. based builders.

## FEATURES

Limits up to: \$50M per loss.

- Ability to offer two-year and three-year program structures.
- Covers up to policy limits vs. subcontract amount in the case of a surety bond.
- Options for multiple supplemental costs coverage structures.
- Extension period of up to 10 years.
- Copayment responsibility waived if notice of loss is provided in five days.
- Ability to offer financial interest endorsements to satisfy owner/lender requirements.
- Easy loss funding mechanism.

## SUBMISSION INFORMATION

- Arch Subcontractor Default Insurance application.
- Two years of subcontract data.
- Documented prequalification and QA/QC procedures.
- Ten years of loss history.
- Audited YE financials, including WIP.

## DISTRIBUTION

- Specialized retail agents and brokers.

## SERVICE DELIVERY

- Experienced claims handling.
- Risk mitigation strategies, industry trends and QA/QC best practices.
- Annual peer groups.

Arch's SDI program is focused on commercial general contractors that have effectively implemented processes to consistently and comprehensively qualify their subcontractors' ability to perform work from both an operational and financial capacity.

### Construction Team Values

- We work in a **collaborative** environment.
- We hold **teamwork** as a guiding practice.
- We work to establish long-lasting **relationships**.
- We actively **listen** to others.
- We are known for our **integrity**.
- We are **candid** beyond expectations.
- We are **accountable** for our actions, decisions and commitments.
- We are **innovative** in our approach.
- We are **open** to any discussion.

### Arch Subcontractor Default Insurance Benefits

- Deep knowledge of product specifics and market trends.
- Programs tailored to fit each customer's individual business needs.
- Flat organizational structure.
- Reasonable and flexible underwriting approach.

## THE ARCH INSURANCE DIFFERENCE



Individual Account  
Underwriting



Longevity



Responsiveness



Empowered  
Decision-Making



Growth Minded

To learn more, visit us at [archinsurance.com](https://archinsurance.com)

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