



FAQ:

- **Can I rate this program online?** We have a great [online rater](#) for your contracting accounts. If the risk is entered online you can get same day turnaround. Accounts submitted and not entered online are typically quoted the following day.
- **Who is my contact for this program?** Al Parraga, aparraga@dualcommercial.com.
- **How do I get a username and password?** Please contact Rebecca Wagner, rwagner@dualcommercial.com and she will get you set up.
- **Does DUAL Select offer any property coverage?** We can add inland marine, business income or BPP coverage to your GL quote with limits up to \$200,000. Sorry, building coverage is unavailable under this program.
- **What about wind coverage in coastal areas?** We offer wind coverage on BPP/BI in all coastal areas as long as the building is not frame or non-combustible construction.
- **What is the commission paid to us on this program?** We pay you 17.5% commission on all contracting and 15% on non-contracting risks.
- **Can an additional insured with completed operations be added to the quote?** We can add an additional insured with completed operations on a submit basis for an AP of \$250. All the other bells and whistles are also available including EBL, H/NO auto, blanket A.I., blanket WOS, per project agg. (with no cap) and P/NC wording.
- **Does DUAL Select offer swimming pool pop-up coverage?** We now offer limited swimming pool pop-up coverage for \$500.
- **What types of contractors can I quote online with DUAL Select?** We write custom home builders, remodeling contractors, swimming pool contractors, artisans (there are a few exceptions like plumbers and tree trimmers), wrecking contractors, water/sewer contractors and real estate development contractors to name just a few.

- **What types of contractors are not eligible for this program?** We do not write any artisans or GC's doing new construction of tract, townhomes or condos where there will be more than 10 total units in the completed development. No water/smoke restoration contractors that remove water or smoke residue. Exterior work over 3 stories is prohibited; work over 2 stories for wrecking contractors.
- **Does the DUAL Select Program require a Classification Limitation Endorsement?** A classification limitation endorsement is not used on GC's or remodeling contractors, but is required on all artisan contractors.
- **Why do I see a classification limitation endorsement showing on my quote?** When you answer "yes" to the question, "If applicant is a GC", the classification limitation endorsement will be removed.
- **What if the applicant has prior continuous GL coverage, can the prior work exclusion be removed?** If you answer "yes" to the question about prior coverage the prior work exclusion will be removed.
- **What other lines of business can be written under the DUAL Select Program?** We also write restaurants, bars, apartments, motels, strip malls, warehouses, truckers, LRO, movie theatres, dwelling schedules, mobile home parks, and many more non-contracting classifications.
- **Can I quote non-contracting risks online?** You can enter the class code and rating basis associated with the class you are quoting and get an indication, but the rater is not set up for quoting non-contractors. We hope to have a rater for non-contracting risks soon. Please email your non-contracting accounts to Al Parraga for quoting, aparraga@dualcommercial.com.
- **Are there specific supplementals available for the DUAL Select Program?** All supplementals specifically designed for this program can be found on our website: dualcommercial.com/programs/applications-documents/. Then look under DUAL Select Online Rater.
- **Is the DUAL Select Program available in all states?** This program is available in all states except NY, CA (submit, may consider), CO, WV and risks domiciled in DE.