



5 Exclusions You Won't Catch On A COI

General Liability Policy

486 pages

FORMS & EXCLUSIONS

⚠ Residential Unit Limitation
Over 25 homes excluded, Page 63

⚠ Absolute EIFS Exclusion
Excluded if EIFS is anywhere, Page 75

⚠ Height Restriction
Work above 4 stories, Page 397





1. Height Limitation

Hides In Designated Operations Endorsements.



COI Review

Subcontractor had all required limits and language.



Policy Review

A Designated Operations endorsement excluded exterior work at 3 stories or more.



Policy Review Team

"Roofing, framing, façade, glazing. Those subs work above three stories every week. Height limits are common and they never appear on a COI."



2. Residential Unit Limitation

Hides In A Residential Construction Limitation.



COI Review

A clean certificate with no restrictions flagged.



Policy Review

Coverage excluded on residential projects with more than 25 units.



Policy Review Team

“The sub was working a 40-unit project. If a claim had come in, that endorsement would have been the first page the adjuster read.”



3. Absolute EIFS Exclusion

Two Versions Exist. The Strict One Is The Problem.



COI Review

Installation subcontractor had a compliant COI.



Policy Review

No coverage for any exterior work on a structure that has EIFS anywhere on it.



Policy Review Team

"If the structure has EIFS anywhere on it, any exterior work you perform on that building becomes a problem. That's not something you'll ever see on a COI."



4. Action Over Exclusion

Common On New York Policies. Hides As An Injury-To-Employees Exclusion.



COI Review

Additional insured, waiver, limits above the requirement.



Policy Review

Bodily injury to the insured's employees, and to employees of its subcontractors, is excluded.



Policy Review Team

"Under NY Labor Law, an injured worker's claim often lands on the GC and the owner. Being additional insured only helps if the policy responds to that claim."



5. Classification Limitation

Coverage Follows The Trades Listed, Not The Trades Performed.



COI Review

COI and endorsements met every requirement.



Policy Review

Coverage was limited to interior carpentry. The sub was hired for exterior framing.



Policy Review Team

“The moment that sub frames an exterior wall or a deck, the work is outside the policy. The COI can't tell you that.”



Choose The Review Scope Your Risk Requires



Standard Review

Focused review for specific risks.

- ✓ **Up to 5 key exclusions** or restrictions
- ✓ Best for teams with specific risks to assess



Comprehensive Review

Broader visibility across the full policy.

- ✓ **All relevant exclusions** and restrictions
- ✓ For teams needing broader visibility

[See How Policy Review Works](#)

