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General Liability for Contractors: What You Don't Know Can Cost You Everything

Your GL Policy May Not Cover the Job After You Leave the Jobsite

Summer is peak construction season in Kansas City — and the busiest time of year is also the riskiest. Whether you're a roofer, plumber, electrician, HVAC tech, or general contractor, your general liability exposure doesn't end when the job is done.

I'm Jay Stoetzer, an independent commercial insurance specialist with 46+ years of experience serving contractors across Missouri and Kansas. This month I'm breaking down GL coverage — and the completed operations gap that catches contractors off guard.

What General Liability Covers for Contractors

A contractor GL policy protects you against third-party bodily injury and property damage claims arising from your operations. If a customer trips over your equipment, a pipe you installed leaks and damages a client's home, or a wall you framed collapses — GL responds. But the coverage has limits, exclusions, and trigger conditions that vary significantly between policies and carriers.

Completed Operations: The Hidden Exposure

Completed operations coverage protects you after the job is finished. If a roof you installed fails two years later and water damages a client's home, that's a completed operations claim. Many contractors assume their GL covers this — but some low-cost policies contain limited completed operations coverage or time restrictions. I review this carefully for every contractor account I write.

Occurrence vs. Claims-Made: Which Do You Have?

GL policies are written on either an occurrence or claims-made basis. Occurrence policies cover incidents that happen during the policy period, regardless of when the claim is filed — even years later. Claims-made policies only cover claims filed while the policy is active. For contractors with long-tail completed operations exposure, occurrence form is almost always the better choice. Many contractors don't know which form they have.

JAY STOETZER

Independent Insurance Agent
46+ Years Experience
Licensed MO & Kansas
50+ Admitted & E&S; Markets

Call or Text: 816-384-7738
jay@insure247.com
insure247.com

THIS MONTH'S FOCUS

General Liability & Completed Operations

*"The man who is prepared has his battle half fought."
— Miguel de Cervantes*

DID YOU KNOW?

- The average completed operations claim for a roofing contractor is filed 18–36 months after the project is completed — long after a claims-made policy may have lapsed.
- Subcontractors working under your name create completed operations exposure even if you didn't personally touch the work.
- Many GL policies for contractors exclude damage to 'your work' — meaning the part you built. Only damage to surrounding property is covered.

CLIENT WIN SPOTLIGHT

A roofing contractor in the Northland had a GL policy from a direct-to-consumer carrier with a 1-year completed operations tail. A claim came in 22 months after a flat roof installation. The carrier denied coverage — outside the tail period. I now place all my contractor accounts on occurrence form policies with 3-year completed operations minimums. The difference in premium is often less than \$2,000/year.

— Jay Stoetzer

PRO TIP FROM JAY:

Pull out your GL policy and look for the words 'completed operations' in your declarations. If the coverage period is less than 3 years or you're on a claims-made form, call me immediately.

Summer Jobsite Lemonade Shandy

Ingredients:

- 12 oz light beer, chilled
- 6 oz fresh lemonade
- 1 tbsp honey
- Lemon wheel for garnish
- Ice

Instructions:

1. Combine lemonade and honey; stir until dissolved.
2. Pour into a chilled pint glass over ice.
3. Slowly add beer; stir gently.
4. Garnish with lemon wheel and serve immediately.

REFERRAL REWARD PROGRAM

Earn \$25 for every contractor you refer who gets a quote from me. No cap on referrals.

FREE POLICY GAP ANALYSIS

Send me any policy and I'll identify coverage gaps and potential savings — no charge, no obligation.

Call or Text: 816-384-7738

Free GL Policy Review for Contractors

I'll review your GL policy — completed operations coverage, form type, exclusions, and limits — at no charge. Most contractor policies I review have at least one significant gap.

★ **Call or Text Jay: 816-384-7738 | jay@insure247.com** ★

FREE CONTRACTOR SAFETY MANUAL + RISK MANAGEMENT GUIDE

As a value-added resource for my contractor clients, I provide a customized Contractor Safety Manual and Risk Management Guide — at no charge. It covers jobsite safety protocols, OSHA compliance checklists, subcontractor agreements, equipment maintenance logs, and loss control best practices used by top commercial carriers.

Carriers reward documented safety programs with lower premiums. This manual is a proven tool that helps my contractor clients win bids and reduce their cost of risk.

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