



# ‘Under construction’ shouldn’t mean ‘under protected.’

For projects under construction, the exposures and financial consequences of loss can change as work progresses. So, in many ways, they’re more vulnerable to a loss than a finished project.

Our **Builder’s Risk coverage** is designed to help meet the unique needs of property owners and contractors engaged in the construction of, or addition to, offices, warehouses, industrial buildings and other structures.

## ► Target Project Appetite

New construction, renovations and additions across:



### Civil & Infrastructure

- Roadwork
- Cut and cover utilities
- Water and wastewater treatment



### Social & Public Infrastructure

- Hospitals and healthcare
- Higher education and schools
- Municipalities



### Commercial & Specialty

- Manufacturing
- Data centers
- Stadiums
- Retail
- Commercial real estate



### Energy & Renewables

- Solar
- Battery Energy Storage Systems (BESS)
- Fuel cell projects

## ► Builder’s Risk Project Capability Snapshot

### Program Structures

- Master Builder’s Risk Programs
- Installation Project and Master policies
- Phased project support

### Target Customers

- General Contractors
- Subcontractors
- Owners
- Joint ventures

### Capacity and Limits

- Single projects: Up to \$300M NET Capacity
- Access to facultative reinsurance for larger values
- Quota Share Lead or Follow
- Primary or Excess capacity

## ► Key Features of our Builder's Risk Coverage

---

- Ability to customize the policy to meet the specific needs of multiple project sizes, from small to very large
- Variety of endorsements for unique exposures
- Green Building protection items
- Specific Project and Master policies
- Installation Project and Master policies

## ► Additional Coverage Options

---

- Earthquake and earth movement
- Flood and wind (coastal and non-coastal)
- Soft costs and time elements
- Cold testing (including mechanical breakdown)
- Optional hot testing extension

## ► Our Inland Marine Specialists are ready to assist you with:

---

- **Risk Engineering** – In-house consultative specialists to help identify loss control issues and provide proactive resources.
- **Technology** – Internet of Things (IoT) solutions to help mitigate exposures.
- **Claims** – Dedicated, in-house team with industry knowledge to help deliver prompt and fair claim service when a loss occurs.
- **Master Builder's Risk** – Dedicated service account executive for qualifying Builder's Risk accounts.

## ► Why Choose The Hartford?

---

- **Built for Complexity** – Coverage structures that support single projects, phased builds and master programs, from small jobs to landmark developments.
- **Experienced Inland Marine Specialists** – Underwriters, risk engineers and claims professionals who understand construction risk, not just property.
- **Risk Management Beyond the Policy** – Loss prevention, consultative engineering and technology that help reduce claim frequency and severity.
- **A Carrier You Can Count On** – Backed by 200+ years of underwriting experience and an A+ (A.M. Best) financial rating.<sup>1</sup>

## Learn more.

Contact your local Inland Marine Builder's Risk team to discuss solutions tailored to your next project.



<sup>1</sup> A.M. Best

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of June 2026.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at [www.TheHartford.com](http://www.TheHartford.com).

26-ML-3892650 © June 2026 The Hartford