‘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

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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.[1]

Learn more.

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

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[1] A.M. Best