Broad appetite. Deep knowledge. Targeted solutions.

Midsize and Large Construction Contractors

We're a premier provider of property-casualty products and risk management services for midsize and large construction contractors. Put our broad appetite and customized solutions to work for your construction clients, along with our:

- Dedicated underwriters who work exclusively on construction business
- Broad understanding of coverage, individual state regulations and rulings, and challenges facing contractors today

- **General Contractors:** $50,000 Account Minimum Premium.
- **Trade Contractors:** > $2 Million Payroll. Target minimum premium varies by class.
- **Loss Sensitive Products:** Click for details

Target Account Profile

- Experienced and stable operations, with more than 5 years in business
- A culture of safety, including formalized fleet safety and 6' fall protection for all operations
- Quality risk transfer with solid insurance and indemnification provisions

Guaranteed Cost Appetite Highlights		Do Not Write Operations
Bridge (new)	Flooring	Blasting
Cable	Furniture & Fixtures Installation	Construction Equipment Rental
Carpentry (interior)	Grading/Site Prep	EIFS
Carpet Installation	Horizontal Drilling (Utility Related)	Redi-mix
Commercial Building General Contractors	HVAC	Remediation
Communication Installation (no towers)	Iron or Steel	Residential Building General Contractors
Concrete	Masonry	Restoration
Conduit Installation	Millwright	Roofing
Drilling (water)	Painting	Street & Road
Drywall	Parking Lot Construction	Power Line Transmission & Distribution
Electrical	Plumbing	Waterproofing
Excavation	Sheet Metal (not roofing)	Wrecking/Demolition
Fencing	Utility, Cable, Water/Sewer	New York – no GL or Umbrella

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Customized Coverage Solutions	
Casualty	General Liability, Commercial Automobile, Workers' Compensation and Umbrella
Property	Property, Contractor's Equipment, Installation Floaters, Builder's Risk
Project Specific	Owner-Controlled Insurance Program (OCIP) or Contractor-Controlled Insurance Program (CCIP) Owners and Contractors (OCP) and Railroad Protective Liability (RRP)[1]
Specialty	Contractors Pollution Liability (CPL)[2] Contractors Professional & Protective Indemnity (CPPI)[2] Excess Liability[2]

Risk Engineering Services

We're committed to helping your clients improve safety and reduce losses. To this end, our experienced risk engineering professionals can provide consultative services to your clients across the country. Click for additional details.

Claims Services

The Hartford ClaimPlus Team® is dedicated to serving large businesses and brings an understanding of the unique challenges of construction claims. Click for additional details.

General Liability Coverage Which Automatically Provides:

- **Blanket Additional Insured Coverage Including PCO and Upstream Parties**
- **Per Project and Per Location General Aggregate**
- **Primary Non-contributory Coverage**
- **Waiver Of Subrogation**
- **Limited Wrap-up Coverage**
  - » Helps cover repair work and punch list work not covered under the wrap-up program
  - » Off-site fabrication
  - » Includes completed-operations coverage when wrap-up program expires
  - » Helps cover contractors that are additional insureds under the wrap-up program
- **Contractual Liability Coverage**
  - » Expanded for personal and advertising injury, work within 50 feet of railroad, and work for municipality
- **Definition of Occurrence**
  - » Automatically amended to include faulty work and resulting PD
  - » Amended to indicate faulty work does not include the entire project

For more information, contact your Construction Group underwriter or email us at **construction.group@thehartford.com**

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The minimum premiums are for all primary casualty business. This does not include monopolistic states (ND, OH, WA, WY) where the minimum premiums are lower.

[1] Offered on a monoline basis.

[2] Eligibility for surplus insurance coverage is subject to state regulation and requires the use of a licensed surplus lines broker. Surplus lines insurance policies are generally not protected by state guaranty funds. Policies should be examined carefully for suitability and to identify all exclusions, limitations, and other terms and conditions. Surplus lines coverage is underwritten by Pacific Ins. Co. Ltd (except in CT and HI) and Hartford Ins. Co. of Illinois in CT and HI.