



# Comprehensive coverage options for unique contractor risks.

As you build insurance programs to meet the unique needs of each of your construction clients, this condensed overview of all our coverages provides a quick reference for developing customized solutions.

## Coverages

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Details, benefits and features provided on subsequent pages

- ▶ **General Liability**
- ▶ **Contractors Pollution Liability (CPL)/Contractors Professional & Protective Indemnity (CPPI)<sup>1</sup>**
- ▶ **Commercial Automobile**
- ▶ **Workers' Compensation**
- ▶ **Umbrella**
- ▶ **Contractor's Equipment**
- ▶ **Builder's Risk**
- ▶ **Property**
- ▶ **Owners and Contractors Protective Liability (OCP)/Railroad Protective Liability (RRP)<sup>2</sup>**
- ▶ **Owner-Controlled Insurance Program (OCIP)/Contractor-Controlled Insurance Program (CCIP)**

| Coverage - Details/Benefits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Features                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
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| <div data-bbox="120 170 181 235"></div> <div data-bbox="203 186 435 222"> <h3>General Liability</h3> </div> <p>Special or heavy trade contractors are looking for comprehensive coverage for their commercial construction operations. Today's contractors provide specialized services that could make them vulnerable to lawsuits claiming damage or injury from incidents like slips and falls. Broad liability coverage for bodily injury and property damage is essential in protecting a contractor's premises, job sites or operations.</p>                                                                                                                                                                                                                                                                                                                 | <div data-bbox="695 186 1081 214"> <h4>General Liability Choice® Coverage</h4> </div> <ul style="list-style-type: none"> <li>• Waiver of subrogation on blanket basis</li> <li>• Blanket additional insured coverage <ul style="list-style-type: none"> <li>» Ongoing and products completed operations coverage</li> <li>» Primary and non-contributory when required by written contract, written agreement or state-issued permit</li> </ul> </li> </ul> <div data-bbox="695 417 1117 445"> <h4>Contractors Broad Form Endorsement</h4> </div> <ul style="list-style-type: none"> <li>• Limited professional liability</li> <li>• Blanket per-project and per-location general aggregate</li> <li>• Limited wrap-up coverage (completed operations)</li> <li>• Contractual liability coverage extends to personal and advertising injury</li> </ul>                                                                                                                                      |
| <div data-bbox="126 674 175 741"></div> <div data-bbox="199 667 493 737"> <h3>Contractors Pollution Liability (CPL)</h3> </div> <div data-bbox="199 749 583 816"> <h3>Contractors Professional &amp; Protective Indemnity (CPPI)</h3> </div> <p>Protection for contractors pollution and professional exposures is available through The Hartford's CPL and CPPI program, providing a complement to our General Liability Choice® policy. Contractors have the freedom to tailor their protection with supplemental coverages as needed. Additionally, CPL and CPPI coverage can be purchased together under one policy called CPPI+.</p> <p><i>*May be offered on a non-admitted basis.</i></p> <p>Excess of Professional and Pollution policies:</p> <ul style="list-style-type: none"> <li>• Excess limits up to \$25 million</li> <li>• Follow-form</li> </ul> | <div data-bbox="695 669 1034 697"> <h4>Professional coverage options:</h4> </div> <ul style="list-style-type: none"> <li>• Coverage A – Contractors professional liability</li> <li>• Coverage B – Contractors protective indemnity</li> <li>• Coverage C – Professional rectification expense</li> </ul> <div data-bbox="695 827 997 854"> <h4>Pollution coverage options:</h4> </div> <ul style="list-style-type: none"> <li>• Coverage A – Construction job site pollution</li> <li>• Coverage B – Pollution emergency mitigation expense</li> <li>• Coverage C – Construction-related transportation</li> <li>• Coverage D – Non-owned Disposal Site (NODS) pollution</li> <li>• Coverage E – Pollution legal liability – covered owned location</li> </ul> <div data-bbox="695 1071 1154 1098"> <h4>Supplemental coverages are offered with:</h4> </div> <ul style="list-style-type: none"> <li>• A sub-limit</li> <li>• No self-insured retention</li> <li>• No deductible</li> </ul> |
| <div data-bbox="116 1354 191 1409"></div> <div data-bbox="206 1367 537 1400"> <h3>Commercial Automobile</h3> </div> <p>Construction companies often require employees to drive to or from job sites, vendors or other locations. The Hartford's commercial auto coverage provides peace of mind by helping to cover accidents for employees driving commercial vehicles owned, leased or rented by a contractor.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                               | <div data-bbox="695 1367 1177 1394"> <h4>Commercial Auto Broad Form Endorsement</h4> </div> <ul style="list-style-type: none"> <li>• Additional insured, if required by contract, helps provide coverage for employees who use their own autos to conduct business</li> <li>• Broad form named insured</li> <li>• Hired auto physical damage and liability coverage for owned autos – helps cover physical damage to any auto a contractor rents, loans or leases, up to \$100,000 per loss</li> <li>• Lease or loan gap coverage helps pay the difference between the outstanding lease or loan balance and actual cash value, if the auto is a total loss and the outstanding balance is greater than the actual cash value</li> <li>• Primary and non-contributory if required by contract</li> <li>• Waiver of subrogation</li> </ul>                                                                                                                                                   |

| Coverage - Details/Benefits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Features                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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|  <b>Workers' Compensation</b><br><p>A construction company's most important asset is their people. When an employee suffers a work-related injury or illness, everyone is impacted – not only in concern for the employee's well-being, but also in direct and indirect costs. The Hartford assists in minimizing workplace injuries and illnesses and helps construction companies get injured employees back to work as quickly as medically appropriate.</p> | <b>Workers' Compensation Broad Form Endorsement</b> <ul style="list-style-type: none"> <li>• Voluntary comp for no known or anticipated exposure</li> <li>• Employers liability stop-gap for no known or anticipated exposure</li> <li>• Broad form endorsement offered at no additional cost; helps protect certain unknown and unanticipated exposures typically not covered by a standard policy</li> <li>• Return-to-work program helps get injured employees back on the job as soon as medically appropriate</li> <li>• Payroll billing option offered at no extra cost; features premium payments based on actual payroll and timed to a company's payroll schedule, which helps contractors manage their cash flow and mitigate audit surprises</li> <li>• Aurico provides turnkey solutions that help contractors perform robust employee background checks, allowing them to hire the best candidates available; Aurico can also perform MVR screening for contractors that have auto exposures</li> </ul> |
|  <b>Umbrella</b><br><p>For most contractors, the amount of liability protection from a general liability and commercial auto policy may not provide enough financial protection, leaving them open to significant risk and making their assets vulnerable. The Hartford helps provide liability protection when a lawsuit or loss maxes out the underlying limits.</p>                                                                                          | <p>Commercial umbrella insurance helps provide contractors with additional liability coverage to help protect them against the potentially ruinous costs of claims. Significant assets can be at risk when businesses are the target of lawsuits. If the cost of a claim exceeds the limits of a business's underlying primary insurance policies, commercial umbrella insurance extends liability coverage for an additional layer of insurance protection.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|  <b>Contractor's Equipment</b><br><p>Contractors invest heavily in their tools, machinery and mobile equipment. The Hartford helps provide specialized protection for contractors when their tools of the trade are stolen from the job site, destroyed by fire, or vandalized.</p>                                                                                                                                                                           | <ul style="list-style-type: none"> <li>• Replacement cost coverage</li> <li>• Newly owned equipment</li> <li>• Equipment leased or rented to others</li> <li>• Equipment leased, rented or borrowed from others</li> <li>• Continuing rental or lease charges</li> <li>• Hauling others' property</li> <li>• Expediting expenses</li> <li>• Employees' tools and clothing</li> <li>• Miscellaneous tools and equipment</li> <li>• Pollutant cleanup and removal</li> <li>• Theft loss deductible</li> <li>• Fire department service charge and fire device recharge</li> <li>• Debris removal</li> <li>• Claim expenses</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                   |

| Coverage - Details/Benefits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Features                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
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|  <h3>Builder's Risk</h3> <p>In the process of building, the risk for owners and contractors changes with each phase of construction. Builder's Risk insurance from The Hartford does more than just help cover an owner's and contractor's materials, it helps provide protection beyond damage to the building and equipment. It can also help cover more than a contractor's labor costs and expenses by insuring earned profits and additional expenses incurred, as well as replacing lost income.</p> | <p>Builder's Risk can help cover permanent temporary structures, cribbing, falsework, fencing, scaffolding, construction signs, even outdoor trees, shrubs, sod and plants. The Hartford will help pay for debris removal, resultant damage from defective workmanship, materials and design. Rather than value a loss based on actual cash value, we do it based on replacement costs. No cumbersome or punitive coinsurance clauses. We also offer:</p> <ul style="list-style-type: none"> <li>• Contract penalties that the business may incur</li> <li>• Automatic permission to occupy coverage</li> <li>• Automatic soft cost coverage</li> <li>• Business income, rental income and/or extra expediting expense coverage</li> <li>• Existing building coverage, with optional alternative valuation provisions (i.e., historic replacement cost, ACV and replacement cost)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                       |
|  <h3>Property</h3> <p>Contractors have a variety of leased or owned property – protection for that business property is essential. The Hartford helps provide coverage that addresses loss of business income, business interruption and extra expense coverage, unique to the construction industry.</p>                                                                                                                                                                                                  | <ul style="list-style-type: none"> <li>• Broad business personal property coverage, including protection for computers, specialized software and extensive network systems</li> <li>• Mail transportation coverage helps provide worldwide protection for stocks, bonds, money orders and other valuable securities while in transit</li> <li>• Valuable papers coverage helps a business recapture the information it needs to maintain in the event that its original documents are damaged during a loss event; this protection includes valuable documents held for regulatory compliance and client tracking purposes</li> <li>• Business property coverage, such as laptops and trade show exhibits taken on worldwide travel by your employees</li> <li>• Business income, including extra expense coverage because a business cannot afford an interruption</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|  <h3>Owners and Contractors Protective Liability (OCP)</h3> <h4>Railroad Protective Liability (RRP)</h4> <p>General contractors or subcontractors need OCP or RRP coverage that's designed to protect them – or the named insured – for bodily injury or property damage when they:</p> <ul style="list-style-type: none"> <li>• Perform work at a job site, or</li> <li>• Have operations on or near a railroad</li> </ul>                                                                              | <h4>Owners and Contractors Protective Liability (OCP)</h4> <ul style="list-style-type: none"> <li>• Liability coverage for named insured for bodily injury or property damage arising from job-site operations performed by the designated contractor</li> <li>• Liability coverage for injury or damage arising from project owner's acts or omissions during general supervision of construction operations or negligence in hiring the designated contractor</li> <li>• Admitted basis with a dedicated set of limits for project</li> <li>• Alternate insurance options in states with anti-indemnity statutes restricting types of risk transfer allowed</li> </ul> <h4>Railroad Protective Liability (RRP)</h4> <ul style="list-style-type: none"> <li>• Primary coverage for bodily injury and property damage that arise out of acts or omissions at the job-site location, which are related to the designated contractor's covered operations</li> <li>• Bodily injury and property coverage that occurs during the policy period</li> <li>• First-party property coverage against physical damage to property owned by or leased to the railroad, or in the possession of the railroad under a lease or trust agreement</li> <li>• Admitted basis with a dedicated set of limits for project</li> </ul> |

| Coverage - Details/Benefits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Features                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| <div data-bbox="121 184 194 262"></div> <p><b>Owner-Controlled Insurance Program (OCIP)</b></p> <p><b>Contractor-Controlled Insurance Program (CCIP)</b></p> <p>As an owner of, or a general contractor for, large construction projects, your construction clients need control over their job site and insurance program. We can help by partnering with you and your clients to build a specific wrap-up insurance program that will allow them to:</p> <ul style="list-style-type: none"> <li>• Manage the cost of insurance</li> <li>• Create consistency in coverage</li> </ul> <p>We do this by providing a consolidated workers' compensation and general liability insurance program to help cover all enrolled contractors and subcontractors for their operations occurring at a specific project site.</p> <p>As the owner or contractor, your clients can now focus their time and resources on managing the construction project, instead of monitoring whether their contractors or subs have the proper coverage and limits.</p> | <ul style="list-style-type: none"> <li>• Uniformity of insurance coverage and limits for all enrolled contractors and subcontractors, as well as the owner or general contractor sponsoring the wrap-up</li> <li>• Dedicated general liability limits for the duration of the project and for completed operations</li> <li>• Comprehensive loss prevention services designed to help minimize risks and control hazards</li> <li>• Proactive claims handling, managed care, disability management and return-to-work programs</li> <li>• Dedicated program manager and centralized program administration, including policy issuance and statistical reporting</li> <li>• Dedicated underwriting account executive to respond to their needs</li> </ul> |

To learn more, contact your Construction Group underwriter or email [constructiongroup@thehartford.com](mailto:constructiongroup@thehartford.com)



<sup>1</sup> 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.

<sup>2</sup> Offered on a monoline basis.

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 January 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.

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