Specialized construction coverage that protects from every angle.

Capabilities | Construction

Eligible Standard Industrial Classification Codes (SICs)	
0782	Landscapers & Lawn Services
1711	Plumbing, HVAC & Related Classes (strong focus on workers' comp)
1721	Painters
1731	Electrical Work
1743	Tile, Stone & Marble Installation
1751	Residential Interior Remodeling & Custom Trim; No Structural Work Interior Remodeling & Renovation Contractors
1752	Flooring
1771	Concrete Finishing - residential foundations (preference for flatwork vs. foundations); asphalt driveways; patios
1793	Residential Glaziers
1799	Fence, Furniture/Fixture & Window Treatment Installation

Visit our Appetite Guide for a complete list of eligible classes.

What Good Looks Like

- Contractors specializing in a particular aspect of a construction project (e.g., electricians or plumbers)
- Well-established operation
- Subcontract less than 25% of work*
- Height work that generally doesn't exceed 2 stories
- Employees are properly trained in the use of hazardous equipment
- Travel within a 50-mile radius
- Equipment is properly secured during transport

*Subcontracting up to 50% is acceptable for some classes

Spectrum® Business Owner's Policy (BOP)

Automatically Includes:

- Primary & Non-contributory provisions
- Blanket Waiver of Subrogation language

Available for an Additional Charge:

- Blanket Additional Insured (AI)
- Contractors – Limited Professional Liability

Contractor Broadening Endorsement

- Less restrictive Damage to Your Work exclusion
- Broader Wrap-up coverage
- Unmatched Alienated Premises coverage

Flexible Blanket Additional Insured (AI) Endorsement

Pollution Liability

- Admitted, occurrent-based coverage
- Includes cost of cleanup and emergency response after a pollution incident
- Easily accessible in ICON

Other Important Coverage Options

- Herbicide/Pesticide
- Snow and Ice Operations
- Contractors' Tools
- Contractors' Equipment

Spectrum Business Owner's Policy

Maximum Property Values
$15M per location
$20M per policy

Workers' Compensation

Target Payroll
$2M per policy

Business Auto

Subject to the property values/payroll above when supported by a BOP and/or workers' comp policy.

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Workers' Compensation

Generous Policy Features:

- Broad Form endorsement included
- Extended Broad Form endorsement available
- Payroll Billing Option
  - » Offers cash flow benefits
  - » Ideal for businesses with seasonal help

While we prefer the total account, we'll write monoline workers' comp policies, too!

Business Auto

Broad Form endorsement included and provides:

- Loan Lease Gap coverage
- Waiver of Subrogation
- Waiver of Glass Repair deductible and more!

E&S Advantage

Offers general liability and umbrella solutions for accounts ineligible for coverage in the standard market..

Faster and Easier Digital Service Options

- ICON Bridge – quote **all lines** fast
- Digital Services
  - » All policy changes are available online
  - » Workers' comp changes are processed in real time
  - » Certificates of Insurance and other service requests are processed in real time
  - » 24/7 access

Quote us today.

Contact your territory manager or visit
TheHartford.com/construction to learn more.

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