

One team with the tools you need to insure construction businesses.



No matter the size of the construction business – small, large, somewhere in between – our construction team can write retail and wholesale across all stages and geographies. Plus, help transition coverage for those businesses as they grow.

We make it easy to get all the construction industry knowledge you need to insure those unique risks – all in one place.

Property & Casualty Solutions

Small Construction

Smaller construction businesses have their own unique needs. Our Construction Practice Group offers dedicated construction underwriters with local market experience to support your small business clients at every stage of the policy, from new to renewal. And deliver it all with speed and ease.

- There are fewer underwriting questions than many carriers, including regionals, and no supplemental application.
- Advanced analytics and third-party data enables prefill of key risk information, saving time.
- 50%+ of accounts quoted are eligible for immediate issue, no underwriting review required, delivering faster issues.
- Our online service portal lets construction firms fulfill high volume transactions, like COI and ID card requests, when it's convenient for them – with most completed in real time.

Midsized and Large Construction

Businesses get bigger. And when they do, we're here to help make that transition to new and different coverages as smooth as possible.

As a premier provider of property-casualty products and risk management services, our dedicated midsize and large construction underwriting specialists have a broad understanding of coverages. They also know the ins and outs of individual state regulations, rulings and challenges facing contractors. They'll work with you to customize a program that meets the individual needs of your midsize and large construction clients.

Products offered

- Casualty
 - » General Liability
 - » Commercial Auto
 - » Workers' Compensation
 - » Umbrella
 - » Excess
- Property
 - » Builder's Risk
 - » Contractors Equipment
- Specialty
 - » Contractors Professional Liability (CPPI)
 - » Contractors Pollution Liability (CPL)
 - » CPPI and CPL Excess Coverage
- Project-specific and Wrap-up Programs
 - » Owners-Contractors Protective Liability (OCP)
 - » Railroad Protective (RRP)
 - » Owner Controlled Insurance Program (OCIP)
 - » Contractor Controlled Insurance Program (CCIP)
 - » Owners Protective Professional Insurance (OPPI)

Additional Solutions

Surety Bond

With the knowledge and background to facilitate the right bonding solutions and meet capacity needs, our specialized Construction Surety team can deliver a consistently exceptional surety bond experience.

- One of the largest sureties in North America with local centric teams and decision making.
- Relationship driven - many of our accounts have been with The Hartford for 20+ years.
- Underwriting that excels with prime, sophisticated contractors and best-in-class subcontractors.
 - » General contractors
 - » Highway/Heavy/Civil contractors
 - » Trade/Specialty contractors and 1st-tier subcontractors
- Exclusive claims team dedicated to Hartford Bond creates a partnership to help deliver the strongest outcomes on construction risks.

Wholesale Distribution

For your hard-to-place risks, your favorite wholesale broker can tap into the experience of our highly specialized team of wholesale underwriters. We bring all the resources, underwriting knowledge and industry data and cross-sell with products across the organization to provide a comprehensive solution.

Our variety of coverages include:

- » Primary Casualty
- » Excess Casualty
- » Inland Marine
- » Auto



Financial Lines

We provide a variety of insurance offerings for construction contractors in both the small and midsize to large spaces.

- Cyber
- Directors & Officers
- Employment Practices Liability
- Kidnap & Ransom
- Fiduciary & Fidelity

Environmental

We offer environmental damage, property damage and bodily injury coverage for pollution incidents caused by work performed by small to midsize and large general and trade contractors at third-party job sites.

Learn more. Explore more construction solutions and services at [TheHartford.com/construction](https://www.TheHartford.com/construction)

Services

Risk Engineering

Our dedicated Construction risk engineering specialists provide consultative services to your construction clients across the country including:

- Customer-specific service plans
- Full-service, AIHA-LAP accredited Industrial Hygiene Lab¹
- A robust portfolio of risk management best practices to help prevent accidents

IOT

Our focused innovation unit consults with clients on connected device solutions for loss prevention and risk management. Partnering with our Risk Engineering team, we offer construction contractors access to the following resources:

- Water damage prevention
- Video monitoring
- Wearable devices
- Telematics and more

Injury Prevention

On-site clinical services help construction workers stay healthy on the job. These services help decrease workplace injuries and sick time, increase employee health and morale and provide seamless coordination with the Risk Engineering team.

Services include:

- On-site medical care and injury prevention
- Ongoing employee health and wellness programs
- Drug and alcohol testing

Claims*

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

Whether you need a single solution or our full slate of services, our team is here to help design a construction insurance solution made to fit.



¹ The Hartford's Risk Engineering Laboratory (ID 100124) is accredited by the AIHA Laboratory Accreditation Programs AIHA LAP, LLC for Industrial Hygiene and Unique Scopes as documented by the Scope of Accreditation Certificate and associated Scope.

* Talk to your underwriter to see if you qualify.

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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