Valueable Services

Loss Control
We have experienced Loss Control personnel across the country committed to helping you improve safety and reduce losses. They provide consultative services that can benefit you including:

- Customer-specific service plans
- Industrial hygiene lab with services free to insureds
- A Portfolio of Risk Management Best Practices – to Help Prevent Accidents such as:
  - Incident Investigation
  - Safety & Health Program Management
  - Claim Safety
  - Scaffold Safety
- A library of materials including best practice bulletins; technical information papers; (TIPS); inspection checklists; training presentations; sample safety and health programs; and written program guides.

Claims
With 26/7 online claim reporting, we make it easy for your clients to report a claim as soon as it happens. Our claim services help your clients save on their insurance costs.

Discover The Hartford today
Don’t wait any longer. Put your worries to rest with insurance protection from a leading carrier specialized in your industry. Call your local Hartford agent today or visit us online at thehartford.com/business/industry/excavation-contractors.
Excavation Contractors Insurance Program Coverages

The Hartford - Protecting your dreams for over 200 years

Your business requires a lot of planning before you dig. A complete assessment of the site and associated liabilities is just the start. The safety of your employees and the public depend on it. At the Hartford, we understand the insurance needs of excavation contractors. We want to help keep your business moving forward by protecting your dreams. It's what we've been doing for over 200 years.

THE HARTFORD SPECIALTY PROGRAM COVERAGES (SMALL TO MSIZE BUSINESS • TSUK MODIFIED PREMIUM)

- Per-project aggregate
- Includes coverage for automatic additional limits when you agree to a writing
- Damage to the property of others that you are responsible for including borrowed equipment that is damaged at your operation while not in use
- The Hartford's Contractors' Broad Form Endorsement to provide coverage essential to your business and may automatically endorse GL Choice with our new endorsement.
- Optional Limited Pollution Coverage as a separate endorsement. Our pollution form, H24 75, provides limited protection for some of the more significant exposures that contractors face. The coverage provides protection for bodily injury, property damage or cleanup costs from accidental pollution incidents or pollutants brought onto the site that are necessary for the job. This endorsement helps fill a potential coverage gap left when GL policies exclude this loss exposure.
- Additional coverage available for peak season and business income
- Optional Supplemental Property Insurance Coverage Endorsement (SPICE)® covering employee tools, property in transit, and installation
- Green Choice® to repair or replace damaged covered property with energy efficient materials or to upgrade/repair/renovate buildings according to green building guidelines.
- We also provide Industry Specific Additional Coverages including Accounts Receivables, Debris Removal, Sewer Back-up, Water Seepage, and more.
- Leased and loan gap coverage extension of excess liability and more.
- Automatic physical damage coverage, up to a $50,000 limit, to any vehicles your business hires or borrows, as long as you have liability coverage on those you hire and physical damage on those you own.
- If a non-hybrid auto is a total loss and is replaced by a hybrid auto within 62 days, The Hartford will pay an additional 50% of actual cash value, up to a maximum of $2,000.
- Coverage for owned tools and equipment, including those that you lease, rent or borrow.
- Employees’ tools
- Customers’ property while in your care, custody or control
- Raw materials awaiting installation at a job site
- Waiver of the theft deductible when there is a loss to covered property equipped with an operational GPS or similar tracking device
- Pollutant Clean-up and Removal when an over the road accident occurs in transport, pollutants may be released.

LIABILITY
- The Hartford’s broad General Liability Choice® policy protects against injuries to others that occur at your business.
- The Hartford’s Property Choice® policy features many coverages that go beyond a typical property insurance policy.
- Our program provides coverage for your business’ automobiles and extends coverage to your employees while operating their own vehicles on the job.
- Hartford Marine provides tailored solutions to meet the specialized coverage needs of small, midsize, and large businesses.

PROPERTY
- COMMERCIAL AUTOMOBILE
- INLAND MARINE
- UMBRELLA

Begin where our primary coverage ends. The Hartford’s umbrella coverage provides an added layer of liability protection for added peace-of-mind.