

CONSTRUCTION PRACTICE APPETITE GUIDE

BUILD YOUR SUCCESS ON OUR FOUNDATION.

WITH MIDSIZE AND LARGE CONSTRUCTION CONTRACTORS

The Hartford is 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

OUR CONTRACTOR’S GENERAL LIABILITY COVERAGE AUTOMATICALLY PROVIDES:

- **Additional Insured Coverage**
 - » On-going operations, completed-operations, premises owned by or rented to you
 - » Primary and non-contributory
 - » Includes waiver of subrogation
- **Limited Wrap-Up Coverage**
 - » Includes completed-operations coverage when wrap-up program expires
 - » Covers contractors that are additional insureds under the wrap-up program
- **Per Project and Per Location General Aggregate**
- **Contractual Liability Coverage**
 - » Expanded for personal and advertising injury, work within 50 feet of railroad, and work for municipality

SPECIAL AND HEAVY TRADE: >\$200,000* GL, WC, AUTO PREMIUM			
TARGET		NON-TARGET	DO NOT WRITE
Concrete	Grading of land	Drywall	Construction equipment rental
Electrical	Excavation	Carpet	Restoration/waterproofing
HVAC	Bridges	Fencing	Framing
Sheet metal	Iron or steel	Furniture and fixtures	Roofing
Masonry	Millwright	Painting	Redi-mix
Interior carpentry	Street and road	Plumbing	Window installation
Cable	Utility		Remediation
			Wrecking and demolition

GENERAL CONTRACTORS: >\$50,000* GL PREMIUM

TARGET ACCOUNT PROFILE

- ✓ Quality subcontract with good risk transfer provisions
- ✓ More than 5 years in business
- ✓ Written safety plan
- ✓ >\$1.25 million payroll





CUSTOMIZED COVERAGE SOLUTIONS

Our underwriting specialists will work with you to customize a program to meet the individual needs of your midsize and large construction clients.

We offer:

Monoline coverage plans

- Commercial auto liability
- General liability with our contractor's broad form endorsement
- Workers' compensation (selected risks only)
- Contractors Pollution Liability (CPL)
- Contractors Professional and Protective Indemnity (CPPI)
- Contractors Professional and Protective Indemnity Plus (CPPI+) combines Pollution (CPL) and Professional (CPPI)
- Owners and Contractors Protective Liability (OCP)
- Railroad Protective Liability (RRP)

Multi-line coverage plans

- Commercial auto liability
- Contract surety bonds
- General liability with our contractor's broad form endorsement
- Inland marine including builder's risk**, contractor's equipment** and installation

- Owners and Contractors Protective Liability (OCP)
- Property
- Railroad Protective Liability (RRP)
- Umbrella liability
- Workers' compensation
- Contractors Pollution Liability (CPL)
- Contractors Professional and Protective Indemnity (CPPI)
- Contractors Professional and Protective Indemnity Plus (CPPI+) combines Pollution (CPL) and Professional (CPPI)

We are not a residential market for operations in AZ, CA, CO, FL, NV, SC or WA.



WRAP-UP PROGRAMS

We offer wrap-up solutions for owner-controlled and contractor-controlled construction projects, including:

- New, expansion or renovation projects and maintenance work projects with:
 - » \$200 million or more in projected costs
 - » \$40 million or more in payroll
- Public-Private Partnership (P3s)
- Single or multiple projects, sites, years or states
- Excess wrap-up limits on follow form basis, for single site CCIPs



CONTACT US TODAY

- For more information or to submit an account, please contact your Construction Group underwriter. You may also email questions to us at construction.group@thehartford.com.
- For construction accounts with less than \$1 million in annual payroll, contact your Small Commercial sales representative from The Hartford.

LET'S BUILD CONSTRUCTION BUSINESS TOGETHER.

Contact your Construction Group underwriter or email us at construction.group@thehartford.com

* 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.

** For eligible business, you can submit, rate, quote and issue policies using Quote Marine®, available online through our EBC® (Electronic Business Center).

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 Financial Services 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 July 2016.

In Texas, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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**THE
HARTFORD**

Business Insurance
Employee Benefits
Auto
Home