

**CONSTRUCTION: THE HARTFORD CONTRACTOR'S CHOICE**

**ALL THE COMPREHENSIVE COVERAGES YOUR CONSTRUCTION CLIENTS NEED - ALL IN ONE PLACE.**



**COVERAGE DESIGNED FOR THE CONSTRUCTION INDUSTRY**

Every construction business has unique risks. As you build an insurance package to meet your construction clients' particular needs, use this helpful overview. It contains all the coverages we offer the construction industry in an easy-to-read format. Refer to it often as you create a customized insurance program for your clients.

**INSIDE THIS GUIDE**

Here is a summary of the coverages listed inside this guide, along with details, benefits and features.

<b>PROPERTY &amp; CASUALTY</b>	<ul style="list-style-type: none"> <li>• General Liability</li> <li>• Commercial Automobile</li> <li>• Workers' Compensation</li> <li>• Umbrella</li> </ul>
<b>SPECIALTY</b>	<ul style="list-style-type: none"> <li>• Contractors Pollution Liability (CPL)<sup>1</sup></li> <li>• Contractors Professional &amp; Protective Indemnity (CPPI)<sup>1</sup></li> <li>• Excess<sup>1</sup></li> </ul>
<b>PROJECT SPECIFIC</b>	<ul style="list-style-type: none"> <li>• Owner-Controlled Insurance Program (OCIP)</li> <li>• Contractor-Controlled Insurance Program (CCIP)</li> <li>• Owners and Contractors Protective Liability (OCP)<sup>2</sup></li> <li>• Railroad Protective Liability (RRP)<sup>2</sup></li> </ul>
<b>PROPERTY</b>	<ul style="list-style-type: none"> <li>• Contractor's Equipment</li> <li>• Builder's Risk</li> <li>• Property</li> </ul>

**Prepare. Protect. Prevail.®**

continued



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COVERAGE	DETAILS/BENEFITS	FEATURES
<p><b>General Liability</b></p> 	<p>Special or heavy trade contractors are looking for broad 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>	<p><b>General Liability Choice® Coverage</b></p> <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> <p><b>Contractor's Broad Form Endorsement</b></p> <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>
<p><b>Commercial Automobile</b></p> 	<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 covering accidents for employees driving commercial vehicles owned, leased or rented by a contractor.</p>	<p><b>Commercial Auto Broad Form Endorsement</b></p> <ul style="list-style-type: none"> <li>• Additional insured, if required by contract, provides 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 - automatically covers physical damage to any auto a contractor rents, loans or leases, up to \$100,000 per loss</li> <li>• Lease or loan gap coverage pays 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>
<p><b>Workers' Compensation</b></p> 	<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>	<p><b>Workers' Compensation Broad Form Endorsement</b></p> <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>
<p><b>Umbrella</b></p> 	<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 provides liability protection when a lawsuit or loss maxes out the underlying limits.</p>	<p>Commercial umbrella insurance provides 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>

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<p><b>Owner-Controlled Insurance Programs (OCIP)</b></p> <p><b>and</b></p> <p><b>Contractor-Controlled Insurance Programs (CCIP), aka Wrap-ups</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 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>

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<p><b>Owners and Contractors Protective Liability (OCP)<sup>2</sup></b></p> <p><b>and</b></p> <p><b>Railroad Protective Liability (RRP)<sup>2</sup></b></p> 	<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>	<p><b>Owners and Contractors Protective Liability (OCP)</b></p> <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> <p><b>Railroad Protective Liability (RRP)</b></p> <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>
<p><b>Contractor's Equipment</b></p> 	<p>Contractors invest heavily in their tools, machinery and mobile equipment. The Hartford provides 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>
<p><b>Builder's Risk</b></p> 	<p>In the process of building, the risk for contractors changes with each phase of construction. Builder's risk insurance from The Hartford does more than just cover a contractor's materials, it provides protection beyond damage to the building's heating and air conditioning equipment. It can cover more than a contractor's labor costs and expenses by insuring earned profits and helping to replace lost income.</p>	<p>Coverage for temporary structures, cribbing, falsework, fencing, scaffolding, construction signs, even outdoor trees, shrubs, sod and plants. The Hartford will help pay for debris removal, 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 expense coverage</li> <li>• Existing building coverage, with optional alternative valuation provisions (i.e., historic replacement cost, ACV and replacement cost)</li> </ul>

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<p><b>Property</b></p> 	<p>Contractors have a variety of leased or owned property. Protection for that business property is essential. The Hartford provides coverage that addresses loss of business income, business interruption and extra expense coverage, unique to the construction industry.</p>	<p><b>Property Choice® Policy</b></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 provides 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>

### WE'RE READY TO HELP YOU BUILD YOUR CONSTRUCTION BOOK OF BUSINESS.

To learn about our service solutions and package discounts, contact your Construction Group underwriter from The Hartford. Or email us at [construction.group@thehartford.com](mailto:construction.group@thehartford.com).



Business Insurance  
Employee Benefits  
Auto  
Home

<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 general product description is informational only and designed for insurance producers. It is neither an offer to sell nor a solicitation to purchase any particular insurance product, and may not be disseminated to the general public. Policies should be read carefully to identify all exclusions, limitations, and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

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 October 2016.

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