

## THE HARTFORD CONSTRUCTION GROUP



## MEET YOUR CONTRACTORS' COVERAGE NEEDS WITH LONGSTANDING PROTECTION AND PREVENTION.



### RESPONSIVENESS FROM DAY ONE.

Your clients can expect unparalleled service from The Hartford, beginning with underwriting expertise on every risk.

General contractors face big challenges: complex structural requirements, changing building codes, tight deadlines and many tough, time-critical decisions.

You can simplify one of them – the right insurance protection – with an insurer who understands their industry inside and out. The Hartford can provide tailored coverages designed to meet the unique needs of today's general contractor.

We target general contractors that build:

- Commercial grade construction (limited residential varies by state)
- Develop annual premiums starting at \$50k for general liability only (excluding umbrella)

With The Hartford's business insurance for general contractors, they'll be covered, and you'll be the reason why.

Make sure they can provide the following:

- Five years loss run
- Copy of an executed subcontract
- Job list, including work in progress
- Completed and signed program supplemental application

Prepare. Protect. Prevail.®

continued



**HELP BUILD A SOLID FOUNDATION OF PROTECTION**

The Hartford makes it easier to customize coverages to meet the unique needs of general contractors by offering the following coverage extensions:

GENERAL LIABILITY	AUTOMOBILE
<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 by state issued permit</li> </ul> </li> </ul> <p><b>Contractors' 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 auto broad form endorsement</b></p> <ul style="list-style-type: none"> <li>• Broad form named insured</li> <li>• Additional insured if required by contract</li> <li>• Primary and non-contributory if required by contract</li> </ul>
	PROPERTY
<p><b>WORKERS' COMPENSATION</b></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> </ul>	<p><b>Property Choice® policy</b></p> <ul style="list-style-type: none"> <li>• Includes built-in coverages for business income, building and business personal property</li> <li>• Offers optional business interruption and extra expense coverage to protect business income</li> <li>• Broad equipment break down coverage</li> </ul>
	MARINE
	<ul style="list-style-type: none"> <li>• Includes contractor's equipment, builder's risk, and installation to properly protect your midsize general contractor client</li> <li>• One dedicated single point of contact</li> <li>• One quote that includes all of our coverages</li> </ul>

**ADD PREVENTION TO PROTECTION WITH RISK-MANAGEMENT SERVICES**

Besides comprehensive coverage, we can provide your clients with ground-breaking service offerings – at little or no additional cost:

**Contract management.** The construction contracts your clients sign can make or break risk management. If poorly drafted or executed, contracts can result in large, unnecessary losses. Based on years of experience, The Hartford offers your clients ideas on transferring risk through the use of strong indemnity and insurance provisions.

**Risk Engineering services.** We're committed to helping your clients improve safety and reduce

losses. To this end, our experienced risk engineering professionals can provide consultative services to your clients across the country, including:

- Customer-specific service plans
- Full-service, AIHA-accredited Industrial Hygiene Lab<sup>1</sup> with services at no additional cost to insureds, such as:
  - » Air monitoring services
  - » Equipment loan program
- A robust portfolio of risk management best practices – to help prevent accidents:
  - » Fall protection
  - » Eye protection

- » Incident investigation
- » Safety and health program management
- » Crane safety
- » Scaffold safety
- » An online library of materials, including best practice bulletins; technical information papers (TIPS); inspection checklists; sample safety and health programs; and written program guides
- » OSHA 10- and 30-hour training seminars
- » TREO | Track Risk. Explore Opportunities.<sup>SM</sup> TREO, our RMIS solution, is designed to simplify claims management and help you effectively lower loss costs. It enables the power of data and analytics, and creates transparency – highlighting proof points and identifying the root causes of cost drivers. It allows individual and portfolio claims management, and lets you customize claims-trend tracking
- » Pre-construction surveys

**Claims services.** Our intensive Claim*Plus* model focuses on servicing each account and provides:

- Specialized teams for workers' compensation, auto or general liability claims
- A range of personnel, so the most experienced handlers can focus on the most serious claims
- Nurse case managers available for workers' compensation lost-time claims and to advise on medical issues

- Subrogation specialists that actively pursue recovery opportunities from responsible parties
- Support to our insureds with specialized construction general liability claims-handling, with these advantages:
  - » Dedicated to managing complex or catastrophic liability claims
  - » All liability claims under premises or products coverage are monitored from the first notice of loss, regardless of the claim's value or nature

### HELP YOUR CLIENTS FREE UP CASH FLOW WITH XACTPAY<sup>®</sup>

Large workers' comp premium down payments can tie up contractors' cash flow. And they often don't square up with actual payroll, which can fluctuate. To help, we created XactPAY,<sup>®</sup> a payroll-based workers' compensation premium billing service, available to commercial customers of all sizes with guaranteed cost insurance programs:

- Premiums are based on actual payroll during the policy period
- No large up-front deposits
- No surprises at audit time
- Gives your clients the flexibility to invest cash in other parts of their business

**LEARN MORE.** For more information, visit [thehartford.com/construction](http://thehartford.com/construction). Put The Hartford's superior offerings to work for your construction industry clients.



Business Insurance  
Employee Benefits  
Auto  
Home

<sup>1</sup> 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.

TREO is available to select insureds only. Some features are not available. Additional charges may apply. Features and benefits are subject to change.

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 June 2017.

In Texas and California, 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.

The Hartford<sup>®</sup> is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.