FLEXIBLE WRAP-UP SOLUTIONS. INDUSTRY-LEADING SERVICE EXCELLENCE.
PACKAGED INTO ONE EASY-TO-MANAGE PROGRAM

As an owner of or a general contractor for large construction projects, you need control over your job site and your insurance program. We can help by partnering with you and your agent to build a specific wrap-up insurance program that’ll allow you to manage the cost of insurance and create consistency in coverage by providing a consolidated workers’ compensation and general liability insurance program to cover all enrolled contractors and subcontractors for your operations occurring at a specific project site. This will allow you to focus your time and resources on managing the construction project, instead of monitoring whether your contractors have the proper coverage and limits.

THE HARTFORD'S WRAP-UP PRODUCTS PROVIDE:

- Uniformity of insurance coverage and limits for all enrolled contractors and subcontractors, as well as the owner or general contractor sponsoring the wrap-up
- Comprehensive loss prevention services designed to help minimize risks and control hazards
- Proactive claims handling, managed care, disability management and return-to-work programs
- Dedicated program manager and centralized program administration, including policy issuance and statistical reporting
- Dedicated underwriting account executive to respond to your needs

OUR APPETITE

The Hartford Construction Group has expertise developing construction wrap-up programs for a broad range of projects, including:

- Owner Controlled Insurance Program (OCIP)
- Contractor Controlled Insurance Program (CCIP)
- OCIPs/CCIPs are available on a single site or a rolling project basis

Rolling programs include Per Project General Aggregate and Per Project Products-Completed Operations Aggregate Limit
Types of projects
• Sports and entertainment arenas
• Health sector
• Infrastructure projects
• Higher education
• Energy projects
• Manufacturing facilities
• Public-Private Partnership (P3s)

Minimum project size
• Projects with $200 million or more in project cost
• $40 million or more in payroll

Geographic appetite
• Countrywide appetite
• Limited appetite in LA and NY

COVERAGES
• General liability: Single policy with wrap-up endorsement; flexible limits and coverage based on exposures and program needs
• Program structures include minimum $250,000 retention
• Product-Completed Operations limit up to statute of repose
• General Aggregate Limit that renews annually for the duration of the project
• Repair work period extension and punch list work are included in the program
• Contractors Professional and Protective Indemnity (CPPI) – single policy with project specific endorsement
• Contractors Pollution Liability (CPL) – single policy with project specific endorsement
• Excess limits on follow form basis on single site, CCIPs
• Workers’ compensation: Master policy with individual contractor policies

RISK ENGINEERING SERVICES
• Experienced Construction Risk Engineering manager and Construction Risk Engineering consultants can help you strengthen your safety program
• Our consultants develop customer specific service plans and help identify root cause of loss:
  » Loss analysis services to diagnose problems
  » Work site surveys
  » Toolkit talks presentations
• OSHA 10- and 30-hour training programs available at no charge for our wrap-up clients
• Specialized training programs such as supervisory leadership and crane management workshops
• Since 1975, The Hartford’s Risk Engineering Laboratory (ID 100124) has been 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
• Comprehensive library of construction best practices
• Risk Engineering products designed to help improve your safety program and train your workers
  » Construction Health and Safety CD (English and Spanish)
  » Sample safety programs
  » Inspection checklists
  » Internet resources
  » Webinars
• Policyholder discounts are available for the purchase of services such as Predictive Solutions

SPECIALIZED CONSTRUCTION TEAM
• Our team includes a designated program manager, underwriter, risk engineering specialist, claims service consultant and customer service representative to handle policy issuance, billing and audits based upon agreed upon service standards.
• Our underwriters work only on construction business and have jurisdictional knowledge of coverage, state regulations and rulings. Our Risk Engineering consultants are experienced job site safety directors who pursue ongoing training, keeping them current on construction trends and issues.
CLAIMS SERVICES

• The Hartford ClaimPlus Team® is dedicated to serving large businesses and brings understanding of the unique challenges of construction claims
• The Hartford’s Latent Property Damage Group has dedicated construction defect claim handlers and staff attorneys in states where there’s a significant claim volume
• For other states, claims go to our centralized unit whose professionals deal with the complexity of construction defect on a daily basis
• Designated construction handlers in our Large Loss unit manage serious injuries, as well as claims with a high expected cost, and understand the issues and risks faced by the construction industry
• All of our liability handlers are supported by an in-house legal team that helps evaluate complex cases and formulate superior claim strategies
• Our workers’ compensation program includes access to more than one million providers to help get injured workers back on the job, and focuses on managing pharmacy and other medical expenses
• More than 200 staff defense attorneys and an extensive network of independent law firms support our insureds in both liability and workers’ compensation litigation matters

We also have the flexibility to work with a third-party administrator approved by The Hartford on larger accounts.

TREO | TRACK RISK. EXPLORE OPPORTUNITIES.SM

TREO, our RMIS solution, is designed to simplify claims management by:
• Enabling the power of data and analytics
• Creating transparency, highlighting proof points and identifying the root causes of cost drivers
• Allowing individual and portfolio claims management
• Letting you customize claims-trend tracking

TREO facilitates the right balance of technology, people and time. The combined experience helps risk professionals focus their energy and resources on the right claim drivers to achieve a greater understanding of cause of loss and effectively lower loss costs.

CONTACT US TODAY TO LEARN MORE ABOUT THE HARTFORD’S CONSTRUCTION GROUP.
Visit thehartford.com/construction.
Find your Wrap-Up contact at thehartford.com/wrapupcontacts.