

CONSTRUCTION



Industry Practice Group



The construction industry is prone to volatility and risk. Financial pressures and liabilities can be immense. Since no two projects are alike, their insurance strategies should be equally customized. From small general contracting jobs to large-scale developments, Ironshore's construction unit has the leadership and knowledge to understand market indicators and properly protect your business for sustained growth.

Our team of production specialists and claims representatives collaborate to provide customized solutions for the complex risks of the construction industry. From builders risk, professional liability, environmental, stand-alone terrorism coverage to high-value cargo and wrap-up insurance, we offer a full suite of solutions available for your construction project needs.

BUILDERS RISK

Ironshore's Builders Risk program provides comprehensive coverage for construction projects including hot testing and delay in completion. Coverage is available for both domestic and international locations with terms up to 60 months. Coverage for completed toll roads and bridges is also available.

- Builders Risk capacity is up to \$100M under most favorable conditions; \$15M for wood frame projects or 30% (whichever is greater)
- Tier 1 critical cat capacity is available for noncombustible construction or better



PROJECT CARGO AND MARINE DELAY IN START UP

Ironshore's Project Cargo team is a respected global leader in this area. From LNG plants, power stations and wind farms to methanol plants, we lead, we manage, we understand. Wordings include comprehensive cargo coverage from manufacturer to final site. Delay in start up is covered using the most up-to-date and equally comprehensive wordings. Surveys are managed by CSL Global, our global survey partner.

- Our capacity for the class is up to \$250M per project

ARCHITECTS & ENGINEERS AND CONSTRUCTION PROFESSIONAL LIABILITY

IronPro provides access to a suite of modern primary and excess A&E Professional Liability products - Design and Data Insure™ (D&DI); Specialty A&E; Specific Project Excess (SPX); Project Excess Insurance (PXI) - that afford coverages for Design firms and Environmental Consulting firms providing professional services relating to the construction industry involving building design, infrastructure design, and/or land development. In addition, our D&DI product includes Cyber coverages to protect design professionals from data breaches.

Our approach brings together a team of dedicated experts in underwriting, claims management, and loss prevention solutions to provide our policyholders with a full spectrum of products and services.

- Minimum Premium: \$1,000
- Limits: up to \$10M

IRONSHORE'S DESIGNERS AND CONTRACTORS PROFESSIONAL LIABILITY (DCPL)

Ironshore's Designers and Contractors Professional Liability (DCPL) team of production and risk management specialists includes experienced experts dedicated to providing quality products and services to Design-Build designers and contractors throughout the construction industry. Whether the method of project delivery is Design-Build, Design Assist, Bridging, Integrated Project Delivery (IPD), Public Private Partnerships (P3), Owners' Protective Professional Indemnity (OPPI) or traditional Design-Bid-Build, our team is uniquely positioned to provide tailored and innovative Project Specific and Annual Practice insurance coverage solutions and industry specific risk management services to mitigate circumstances and resolve claims expediently and efficiently.

- Limits of Insurance - up to \$25M
- Retentions starting at \$10,000 Each Claim

ENVIRONMENTAL: CONTRACTORS ENVIRONMENTAL LEGAL LIABILITY (CELL)

CELL responds to 3rd Party Bodily Injury, Property Damage and Cleanup of Environmental Damages resulting from pollution incidents caused by their work at a job site and includes pollution liability during transportation and non-owned waste disposal site coverage.

CELL is offered on an occurrence basis and can be written on a practice, project, or wrap-up basis.

- Minimum Premium of \$2,500
- Limits up to \$50M



TERRORISM & SABOTAGE

Covers worldwide property damage (commercial and residential) resulting from terrorism and sabotage including the risk of business interruption. Includes defense and debris removal costs and professional fees. Full value or first loss.

- Maximum Capacity: up to \$340M for any one risk

SPECIALTY CASUALTY CONSTRUCTION

Ironshore's Specialty Casualty Construction unit offers custom-built construction risk solutions, including residential and commercial wrap-ups/ project specific policies, and practice general liability, umbrella & excess policies for subcontractors, commercial general contractors and construction-related businesses.

- \$10M-\$50M available depending on class & attachment



RESIDENTIAL/COMMERCIAL SUBCONTRACTORS & COMMERCIAL GENERAL CONTRACTORS PRACTICE POLICIES

- Limits of \$1M per occurrence, \$2M general aggregate, \$2M products aggregate (higher limits available)

UMBRELLA/EXCESS LIABILITY FOR CONSTRUCTION RISKS

- \$10M-\$50M available depending on class & attachment



KEY CONTACTS AND OFFICE LOCATIONS

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When considering a long-term insurance partner for your business, please call 1-877-IRON411, visit www.ironshore.com or email: info@ironshore.com



Ironshore, a Liberty Mutual Company, provides broker-sourced specialty property and casualty insurance coverages for varying risks located throughout the world. Select specialty coverages are underwritten at Lloyd's through Ironshore's Pembroke Syndicate 4000. The Ironshore group of companies is rated A (Excellent) by A.M. Best and A (Stable) by Standard & Poor's. Pembroke Syndicate 4000 operates within Lloyd's where the market rating is A (Excellent) by A.M. Best, AA- (Very Strong) by Fitch, and A+ (Strong) by Standard & Poor's. For more information, please visit: www.ironshore.com.

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