

Managing Risk in the Construction Industry

Protecting your employees, projects, and property

Exclusively for design-build and integrated project delivery projects

Wrap-up/project-specific program combining general liability and professional liability protection under one policy

- One form on admitted paper
- Seamless claim handling from a single team
- 50/50 split for ALAE when both coverages are triggered
- Deductible retention for PL vs. SIR
- Rectification coverage on PL form
- PL coverages are Claims Made; GL is on an Occurrence basis
- Comprehensive risk management services available at no additional cost
- \$2 million Primary limits available with separate GL/PL aggregates
- Separate PL tower with up to \$15 million excess and difference in conditions/ difference in limits



Few other carriers can match our construction capabilities: a dedicated team of construction underwriters, seamless coordination and specialized coverages from Liberty Mutual and Ironshore, surety bonds, better claims outcomes, and so much more. It's why construction customers stay with us — some for more than 80 years.

Construction Capabilities



Casualty (bundled and unbundled)

- Auto and general liability
- Excess liability — \$50 million limits
- Umbrella — \$25 million limits
- Workers compensation
- Railroad protective liability (RRP)
- Owners and contractors protective liability (OCP)



Admitted property

- Project and master builder's risk — single projects up to \$500 million limits
- Contractor's equipment and property
- Installation floaters



Surety bonds

- Industry-leading capacity
- Bonds written in 40+ countries
- Contract and commercial bonds
- Bid, performance, payment



Ironshore

- Designer and contractors professional liability — up to \$15M limits
- Architects and engineers liability — up to \$25 million limits
- Terrorism and sabotage — up to \$340 million limits
- Contractors environmental legal liability — up to \$50 million limits
- Owners protective professional indemnity — up to \$15 million limits
- Project cargo and marine delay in start up — up to \$250 million limits

■ Preferred

We know these industries — and the risks — inside and out and we're most likely to win together with these types of accounts.

■ Selective

We may be the right fit and we understand that you need an answer — fast. Our underwriters will consult with you to understand the account and determine if we're a good fit.

■ Undesirable

We don't have a strong appetite for these accounts.

Partner with us, and you benefit from the financial strength, security, and capacity of a Fortune 100 carrier. Go beyond business as usual.

For more information, contact your Liberty Mutual or Ironshore representative.

We understand how to structure your insurance program — no matter how complicated

- Specializing in OCIP's and CCIPs, project-specific joint ventures, and P3 programs
- Loss-sensitive, guaranteed cost, and flexible collateral programs including:
 - Collateral advantage program
 - Pre-funded deductible
 - Collateral funds account
 - Cash collateral
 - Surety Bond

Service that sets us apart

Flexible insurance programs, better claim outcomes, and thousands of risk control materials that are available online, by phone, or in person, will help you realize a lower total cost of risk. We have dedicated construction attorneys and construction-specific teams for:

- Service
- Risk management and preclaims services
- Liability claims
- WC claims
- Defect claims
- Complex construction claims with expertise in excess liability, multi-national, and New York Labor Law

Construction appetite

	Casualty	Admitted inland marine/property	Ironshore	Surety bonds
General building contractors	■	■	■	■
General contractors — residential, excluding single family homes	■	■	■	■
General contractors — residential, single family homes	■	■	■	■
Water, sewer, and pipeline	■	■	■	■
Design-build contractors	■	■	■	■
Erection of building equipment	■	■	■	■
Concrete	■	■	■	■
Heavy construction	■	■	■	■
Specialty trades	■	■	■	■
Highway, street, bridge and tunnel	■	■	■	■
Excavation	■	■	■	■
Wrecking, blasting and demolition	■	■	■	■
Environmental remediation	■	■	■	■
Roofing, siding and sheet metal	■	■	■	■