



INDUSTRYEdge®

Construction

No two contractors have the same risk management needs. That’s why we specialize in construction and maintain industry-specific expertise.

Our specialized knowledge of construction drives the development of IndustryEdge® products and services tailored to help manage contractors’ complex and emerging risks. Our product offering includes a wide selection of standard coverages as well as some unique features as listed below:

INDUSTRYEdge PRODUCT FOR...	CONTRACTOR EXPOSURES	TRAVELERS TOOLS TO MITIGATE RISKS
Bridge Contractors	Direct or subcontracted design errors alleged in bridge built by contractor	Contractors Professional Liability Policy*
Concrete Contractors	Soil runoff at the job site and other risks associated with environmental regulation	Contractors Pollution Liability Policy*
Electrical Contractors	Electrical equipment or machinery being worked on is damaged during work process	Broadened coverage to include Damage to Property (CGL) Endorsement Limited Coverage for Physical Injury to Certain Electrical Property
Excavation Contractors	Soil conditions prone to movement, such as landslides and mudslides	Includes coverage for subsidence, unlike many other insurance companies
Fire Sprinkler Contractors	Systems design errors alleged for system installed by contractor	Contractors Professional Liability Policy*
General Contractors	Managing the contractual liability exposures that come with working with subcontractors	Contractual risk transfer (CRT) proficiency to help avoid unnecessary risk
Highway, Street and Road Contractors	Employees working in high-traffic areas	TravSources® – a collection of safety and risk management resources applicable to street and road contractors including construction work zones and worker visibility
Masonry Contractors	Scaffolding, falls from heights, materials handling, and silica	Training and Construction TravSources, focused on scaffolding, falls, forklifts, power equipment, silica, material handling and more
Millwright Contractors	Machinery or equipment being moved is damaged and results in loss of use for its owner	Damage to Property (CGL) Endorsement – Limited Coverage for Loss of Use of Certain Property
Plumbing & Mechanical Contractors	Roof, floor, wall or ceiling penetrations, insulation around pipes as well as toilets, shower or tub enclosures installed; any alleged operation or exposure causing latent water damage	Dedicated construction general liability claim professionals and staff attorneys located in 50 offices throughout the country handling liability and construction defect claims – our expertise is where you need it
Tile Contractors	Strains, lacerations and punctures from material handling	Zero Injury and Job Safety Risk Control programs as well as TravSources safety tips and guidelines specifically tailored for Masonry and Tile Contractors
Utility Contractors	Underground property being worked on is damaged as part of the work	Broadened coverage to include Damage to Property (CGL) Endorsement – Limited Coverage for Certain Underground Property



IndustryEdge offers contractors

- Specialized underwriting
- Standard and industry-specific coverages designed to match the unique exposures of contractors in these specialized businesses
- Dedicated risk control services aimed at helping contractors minimize risk and prevent loss
- Dedicated claim staff with the requisite experience to evaluate, defend and settle claims

How we respond to your specific needs

- Account-by-account underwriting approach
- Broad-risk appetite
- Local underwriting authority
- Team approach to service planning and stewardship to help anticipate exposures and identify trends
- Focus on underwriting responsiveness, experienced claim handling, risk control and policy administration to help manage contractor's total cost of risk
- Pricing, coverage and services for moderate, mid- and large-sized accounts. Guaranteed cost and loss-sensitive plans available

Advantages to working with Travelers

- More than 150 years of insurance experience
- Over \$110 billion in assets
- Second-largest writer of commercial property and casualty insurance
- Consistently high ratings for financial strength and claims-paying ability from independent rating services, including A.M. Best, Moody's and Standard & Poor's



travelers.com/construction

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

*Coverage is underwritten by St. Paul Surplus Lines Insurance Company, a subsidiary company of Travelers. St. Paul Surplus Lines Insurance Company is a U.S. based surplus lines insurer and the information in this document is provided for general informational purposes and does not constitute an offer to sell or a solicitation. Furthermore, the document is intended for surplus lines licensees.

© 2014 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries. CP-9010 Rev. 9-14