

WE'VE EXPANDED OUR BUSINESS OWNER'S POLICY SPECIFICALLY FOR CONSTRUCTION FIRMS.

In today's world, the construction industry is ever-changing. You need a carrier who understands that and can adapt quickly. So, that's what we've done. These new additions give your construction customers an even better Business Owner's Policy and you an even greater opportunity to build your construction book.



→ WHAT'S NEW

- **Flexible Additional Insured (AI) Blanket Endorsement**
- **Contractor Broadening Endorsement with:**
 - » Less restrictive Damage To Your Work exclusion
 - » Broader Wrap-Up coverage
 - » Unmatched Alienated Premises coverage



= DIFFERENTIATOR

LET'S TAKE A CLOSER LOOK

NEW!

FLEXIBLE ADDITIONAL INSURED (AI) BLANKET ENDORSEMENT



Benefit

Takes the hassle out of complying with AI coverage requirements of construction contracts that are generally not uniform or consistent.

- Automatically conforms to the ISO form edition stipulated in a written contract.
- Ideal for construction firms that enter into multiple contracts with different AI ISO form requirements, which can vary based on edition dates.

Example: The insured enters into a contract with a general contractor (GC) that requires the GC be listed as an additional insured. It also requires specific ISO language related to coverage provided to the GC (i.e., "arising out of"). With this endorsement, the policy automatically conforms to the required ISO language.

NEW!

CONTRACTOR BROADENING ENDORSEMENT

Provides key coverage enhancements for construction firms, many giving you a competitive edge, including:

DAMAGE TO YOUR WORK EXCLUSION



Benefit

Broadens coverage with changes to the exclusion language:

- "Unexpected | unintended property damage to, or caused by, your work" is now considered an occurrence under the Deemer Clause.
- "Arising out of" is replaced with "restored, repaired, replaced" clarifying what's excluded when non-defective work is performed.
- Restricts the exclusion to "that particular part of your work out of which damage arises."
- Clarifies the exclusion does not apply to the entire project (general contractors only).

Example: An interior carpenter installs a new faucet as part of a kitchen remodel. She incorrectly uses piping that doesn't connect properly but is otherwise functional. A leak causes damage to the flooring. The cost to replace the damaged flooring is now covered.

LET'S TAKE A CLOSER LOOK

NEW! WRAP-UP COVERAGE

Benefit

Bundles key exceptions to the Wrap-Up exclusion, providing broader protection – all through one endorsement. This includes:

- Products-completed operations coverage when the Wrap-Up has ended.
- Exceptions for repair and punch list work.

Example: The insured works on a project covered by Wrap-Up insurance. After project completion, he does some repair work, which causes property damage. While property damage is generally excluded under Wrap-Up coverage, if the insured purchased our broadening endorsement, he's covered.

NEW! ALIENATED PREMISES COVERAGE



Benefit

Increases protection through an exception to the Damage to Property exclusion for “your work” when the premises are “your work.” We’ve also removed the condition that the insured cannot occupy, rent or hold for rent a premises where they have performed services.

Example: The insured performs work for a tenant in a building she also owns and has office space. After she sells the building, covered property damage is discovered, and the insured is sued. With our Alienated Premises coverage, she's got nothing to worry about – she's covered.



LET'S KEEP BUILDING GREAT PROTECTION FOR CONSTRUCTION FIRMS. QUOTE US TODAY.

Learn more about our construction industry offerings [HERE](#).



Property
Liability
Workers' Comp
Business Auto

The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06155.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. **In AZ, CA, NH, TX and WA, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company.** In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

22-SC-1240401 © March 2022 The Hartford