

We're revealing clearer options for excavation contractors.

► Capabilities | Construction



Extend your reach with a construction appetite that includes excavation, land clearing and grading and light trenching work. Site preparation for construction projects is also contemplated.

What Good Looks Like

- Excavation work and trenching < 10 feet; > 5 feet requires proper controls
- Excavation work for foundation preparation and trenching for drainage piping and utilities
- 5+ years in business

Out of Appetite

- New venture operations
- Heavy excavation digging or boring > 20 feet
- Businesses with primary operations of timber clearing or tree removal
- Blasting, infrastructure (work for bridges, tunnels, dams, streets and roads) and utility line or pipe-laying operations

Spectrum® Business Owner's Policy (BOP)

Maximum Payroll
\$1.25M per policy

Workers' Compensation

Target Payroll
\$2M per policy

Business Auto

Subject to the property values/payroll above when supported by a BOP and/or workers' comp policy.

Eligible Standard Industrial Classification Codes (SICs)

17941 Excavators

Get more details on our construction solutions [here](#).

We're your total account solution for excavators.

Workers' Compensation

Generous Policy Features:

- Broad Form endorsement included
- Extended Broad Form endorsement available
- Payroll Billing Option
 - » Offers cash flow benefits
 - » Ideal for businesses with seasonal help

While we prefer the total account, we'll write monoline workers' comp policies, too!

Business Auto

Broad Form endorsement for:

- Loan Lease Gap coverage
- Waiver of Subrogation
- Waiver of Glass Repair deductible and more

E&S Advantage

Offers general liability and umbrella solutions for accounts ineligible for coverage in the standard market.

Faster and Easier Digital Service Options

- ICON Bridge – quote **all lines** fast
- Digital Services
 - » All policy changes are available online
 - » Workers' comp changes are processed in real time
 - » Certificates of Insurance and other service requests are processed in real time
 - » 24/7 access

Quote us today. Contact your territory manager or visit [TheHartford.com/construction](https://www.TheHartford.com/construction) to learn more.



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