

GIVE YOUR CONSTRUCTION CLIENTS
COVERAGE BUILT JUST FOR THEM BY A
CARRIER WHO KNOWS THEIR BUSINESS.



CONSTRUCTION

ELIGIBLE STANDARD INDUSTRIAL CLASSIFICATION CODES (SICs)

0782	Landscapers & Lawn Services
1711	Plumbing, HVAC & Related Classes (strong focus on workers' comp)
1721	Painters
1731	Electrical Work
1743	Tile, Stone & Marble Installation
1751	Residential Interior Remodeling & Custom Trim; No Structural Work Interior Remodeling & Renovation Contractors
1752	Flooring
1771	Concrete Finishing - residential foundations (preference for flatwork vs. foundations); asphalt driveways; patios
1793	Residential Glaziers
1799	Fence, Furniture/Fixture & Window Treatment Installation

→ WHAT GOOD LOOKS LIKE

- Contractors specializing in a particular aspect of a construction project (e.g., electricians or plumbers)
- Well-established operation
- Subcontract less than 25% of work*
- Height work that generally doesn't exceed 2 stories
- Employees are properly trained in the use of hazardous equipment
- Travel within a 50-mile radius
- Equipment is properly secured during transport

*Subcontracting up to 50% is acceptable for some classes

Visit our [Appetite Guide](#) for a complete list of eligible classes.



➤ SPECTRUM® BUSINESS OWNER'S POLICY (BOP)

Automatically Includes:

- Primary & Non-Contributory provisions
- Blanket Waiver of Subrogation language

Available for an Additional Charge:

- Blanket Additional Insured (AI)
- Contractors - Limited Professional Liability



➤ KEY BOP OPTIONAL LIABILITY COVERAGES RECENT ENHANCEMENTS

Contractor Broadening Endorsement

- Less restrictive Damage to Your Work exclusion
- Broader Wrap-Up coverage
- Unmatched Alienated Premises coverage

Flexible Blanket Additional Insured (AI) Endorsement

Pollution Liability

- Admitted, occurrent-based coverage
- Includes cost of cleanup and emergency response after a pollution incident
- Easily accessible in ICON

SPECTRUM BUSINESS OWNER'S POLICY

Maximum Property Values

\$15M per location
\$20M per policy

WORKERS' COMPENSATION

Maximum Payroll

\$1.25M per policy

BUSINESS AUTO

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



> OTHER IMPORTANT COVERAGE OPTIONS

- Herbicide/Pesticide
- Snow and Ice Operations
- Contractors' Tools
- Contractors' Equipment

WE ARE YOUR TOTAL ACCOUNT SOLUTION FOR CONSTRUCTION



> WORKERS' COMPENSATION

Generous Policy Features:

- Broad Form endorsement; automatically added
- Extended Broad Form endorsement



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

Higher Policy Retention

► Our payroll billing option can boost policy retention by 3 points¹ while offering customers cash flow benefits. [See more benefits.](#)



> BUSINESS AUTO

Broad Form endorsement included and provides:

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

Faster, easier quoting:

- VIN prefill reduces keystrokes and improves accuracy
- ICON Bridge lets you quote in "real time" in a fraction of the time



> E&S ADVANTAGE

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



> FASTER AND EASIER DIGITAL SERVICE OPTIONS

- 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

LAY THE GROUNDWORK FOR THE CUSTOMIZED COVERAGE YOUR CONSTRUCTION CLIENTS NEED.

Quote BOP, Workers' Comp and Business Auto with us today.



Property
Liability
Workers' Comp
Business Auto

¹ Based on a comparison of The Hartford's renewal data for workers' comp policies with and without a payroll billing option for the period 2020 – 2021.

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

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