

# 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

### 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

#### Pollution Liability

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



## ➤ 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 points<sup>1</sup> 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

<sup>1</sup> 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.

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.