



# Constructing specialized solutions for the renovations industry.

## A market leader in inland marine.

At Navigators, a brand of The Hartford, we provide insurance solutions designed to help protect inland marine businesses from the complex risks they face. Our experienced underwriters address your clients' unique challenges and potential threats while focused on finding creative ways to insure their business.

**Mailbox for submissions:**  
irimarinesubs@thehartford.com

## Program Highlights

- Will consider both the existing building and renovation combined
- Structural and non-structural
- No age restriction on existing building
- Historically listed buildings
- Mid-term projects
- Quota Share - Lead or Follow

### Minimum Premium

- \$25,000

### Paper

- AAIS Non-admitted

### Term

- Up to 48 months

### Capacity

- Up to \$25M for structural and nonstructural

### Risk Management and IoT Solutions

- A leader in IoT solutions
- IoT water management solutions available

### Non-structural renovation

Work which does not impact the structure and/or stability of the existing building, for example:

- Interior remodeling
- Replacement of fixtures and fittings
- Upgrading utilities
- New roofing materials
- Adaptive reuse of existing building
- External upgrades

### Structural renovation\*

Work which impacts the structure and/or stability of the existing building, for example:

- Moving/changing load bearing walls or supporting beams
- Replacing roof trusses
- Installing new elevator shafts or stairwells
- Horizontal or vertical additions
- Foundation underpinning
- Reconstruction of a building to meet new standards or improve functionality



Contact your local Navigators Builder's Risk underwriter or visit [TheHartford.com/navigators](https://www.TheHartford.com/navigators)

\* Written certification from a licensed structural engineer confirming the integrity of the existing building must be obtained prior to commencement of work and submitted for underwriter review and approval.

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