



**INDUSTRY**Edge®

## Construction

### EXCAVATION CONTRACTORS

You know it's important to have an insurance carrier that understands your business and responds with focused products and services. Travelers Canada Construction offers excavation specialization.

#### The Travelers Canada advantage

Travelers Canada understands excavation contractors, of all sizes, and delivers standard and/or specialized insurance solutions. Our staff is knowledgeable about contractors. Our underwriters, Risk Control consultants and Claim professionals not only know construction, but are also skilled in helping contractors better manage their complex indemnity, additional insured and contractual exposures.

Travelers Canada's appetite for excavation contractors, of all sizes, has increased. Other markets may serve you locally, but not when you grow or work outside of your area. Travelers Canada serves multiprovincial and local excavation contractors with experience that translates to a better understanding of what you do.

#### Total account solutions for excavation contractors

Travelers Canada Construction has a broad array of coverages available that are designed to meet common contractual requirements while helping to protect your assets. We're your ideal one-stop shop for excavation contractors' coverage including:

- Commercial general liability
- Automobile liability and physical damage
- Umbrella
- Property
- Inland Marine including:
  - Contractors equipment
  - Builders' Risk/Installation floater
- Equipment breakdown
- Computerized business equipment
- Contract surety
- Directors and officers liability
- Fiduciary liability
- Crime

|   | <b>Excavation contractors' insurance needs</b>   | <b>How Travelers Canada Construction responds</b>  |
|---|--|--|
| <b>Coverage tools to mitigate risks</b>                           | Incidental demolition work   | Demolition work is covered when part of excavation jobs.   |
|   | Protection for equipment   | Industry-leading contractors' equipment coverage, including flood, earth movement, theft and vandalism.  |
|   | Soil conditions prone to movement, such as landslides and mudslides  | Our Builders' Risk coverage form includes coverage for subsidence.   |
|   | Jobs in many provinces   | Multiprovince capability.  |
|   | Additional insured and other insurance requirements in contracts   | Endorsements that can meet many common contract requirements (including blanket CGL additional insured status for all persons or organizations required by written contract) are available.  |
| <b>Dedicated Risk Control with construction expertise</b>         | Construction specialists who have the knowledge and experience to help contractors take a proactive approach to safety and accident prevention | Travelers Canada has: <ul style="list-style-type: none"> <li>• Local specialists who understand the risk control challenges that excavation contractors face.</li> <li>• Safety Academy (customer training) classes on relevant topics.</li> <li>• Training webinars covering important construction safety issues.</li> <li>• A comprehensive website with an extensive portfolio of construction-related products and services.</li> </ul> |
|   | Industrial hygiene expertise to help analyze and manage occupational disease exposures   | AIHA-accredited industrial hygiene laboratory to meet your sampling equipment and analytical needs.  |
|   | Reduce business interruption from equipment theft  | Travelers Investigative Services (TIS) is comprised of dedicated investigators with extensive security and law enforcement backgrounds, strategically located throughout the country. TIS is involved in local, regional and national task forces on cargo and heavy equipment theft, and has patent-pending technology to identify patterns of theft.   |
| <b>Claim staff with construction expertise – when you need it</b> | Local Claim staff experienced in managing exposures unique to excavation contractors   | We have a local presence in major centres in Canada, with over 400 Claim professionals and access to thousands across North America. Our Major Case Unit has highly skilled Claim professionals with deep expertise to handle complex and challenging claims.  |
|   | Easy claim reporting   | 24/7 claim reporting.  |
| <b>Financial stability</b>  | An insurance company that will be there when needed  | Travelers Canada has more than 160 years of insurance experience and consistently receives high ratings for financial strength and claims-paying ability.  |

Contact your Travelers Canada Account Executive or broker for more information.



[travelerscanada.ca](http://travelerscanada.ca)

This document is provided for informational purposes only. It does not, and it is not intended to, provide legal, technical or other professional advice, nor does it amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by The Dominion of Canada General Insurance Company, St. Paul Fire and Marine Insurance Company (Canada Branch) or Travelers Insurance Company of Canada and their subsidiaries and affiliates (collectively "Travelers Canada"). Travelers Canada disclaims all warranties whatsoever.

© 2017 The Dominion of Canada General Insurance Company, St. Paul Fire and Marine Insurance Company (Canada Branch) and/or Travelers Insurance Company of Canada. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries. M-18136 New 3-17