



INDUSTRYEdge®

Construction

CONCRETE CONTRACTORS

Cement by itself has limited application, but when mixed with water, sand, gravel, crushed stone or other aggregates, it forms concrete, a rocklike substance that is the most widely used construction material in the world.

Concrete is a relatively easy material to manage, but a contractor can run into huge problems if it is not worked properly, including, discolourations, shrinkage, scaling, crazing, cracking and curling.

Travelers Canada provides coverage for a variety of concrete contractors for pour-in-place concrete work, curb construction, concrete repair, sidewalk and driveway contractors, parking lot construction and foundation and footing contractors.

The Travelers Canada advantage

Travelers Canada understands concrete contractors, of all sizes, and delivers standard and specialized insurance solutions to meet their needs. 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 concrete 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 multi-provincial and local concrete contractors with experience that translates to a better understanding of what you do.

Total account solutions for concrete 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 concrete 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

	Concrete contractors' insurance needs	How Travelers Canada Construction responds
Coverage tools to mitigate risks	Protection for equipment	Industry-leading contractors' equipment coverage including flood, earth movement, theft and vandalism.
	Coverage for materials used in new construction and other infrastructure projects	Our Builders' Risk coverage form provides broad coverage for physical loss of or damage to project materials at job sites and while in temporary storage and transit.
Dedicated Risk Control with construction expertise	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"> • Local specialists who understand the risk control challenges that concrete contractors face. • Safety Academy (customer training) classes on relevant topics. • Training webinars covering important construction safety issues. • A comprehensive website with an extensive portfolio of construction-related products and services.
	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.
Claim staff with construction expertise – when you need it	Local Claim staff experienced in managing exposures unique to concrete contractors	Travelers Canada has 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.
Financial stability	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.



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