



Travelers Canada Construction

OVERVIEW

Construction

TOP TEN

TRAVELERS CANADA CONSTRUCTION

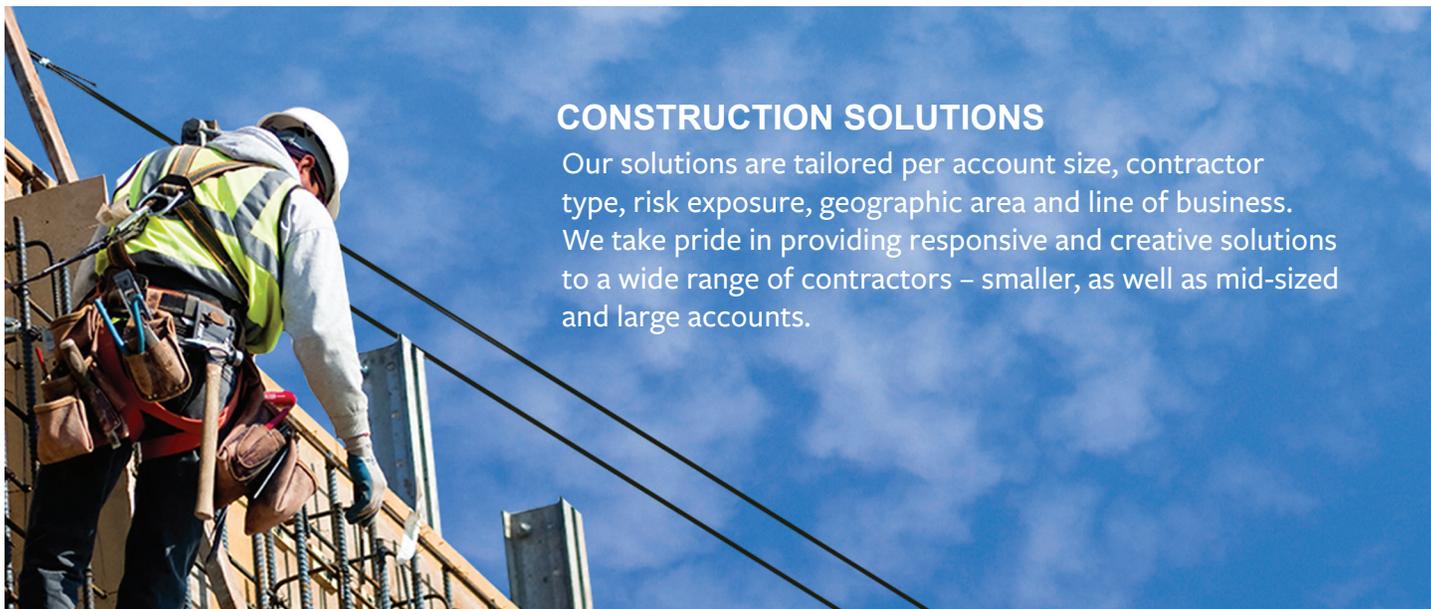
Providing a cornerstone for contractors to realize their vision as they build Canada's communities. Travelers Canada delivers construction expertise that helps transform hard work into success.

Top 10 reasons contractors and their brokers prefer to do business with Travelers Canada

- 1 Industry-leading carrier for construction.
- 2 Financial strength and stability.
- 3 Team approach.
- 4 Contractual risk transfer knowledge to help avoid unnecessary risk.
- 5 Fast, efficient quoting for smaller construction accounts.
- 6 Surety too, and more, from one carrier.
- 7 Product breadth to serve construction accounts of all sizes and categories.
- 8 Risk control that reduces costs.
- 9 Proven claim expertise.
- 10 Industry connections and knowledge.

Construction solutions

HOW TRAVELERS CANADA APPROACHES THE CONSTRUCTION INDUSTRY



CONSTRUCTION SOLUTIONS

Our solutions are tailored per account size, contractor type, risk exposure, geographic area and line of business. We take pride in providing responsive and creative solutions to a wide range of contractors – smaller, as well as mid-sized and large accounts.

How Travelers Canada approaches the construction industry

Select

Primarily smaller trade contractors with maximum revenue of \$15 million performing a variety of operations from excavation to electrical work.

Middle Market

Middle market sized accounts with revenues greater than \$15 million that include trade contractors, heavy contractors and general contractors. Service levels are tailored to customer needs.

Claim Account Executive

Claim professionals with industry-specific expertise and access to a variety of resources including, loss control investigative services, forensic labs, medical staff and subrogation experts.

All Accounts Regardless of Size Are Serviced by



IndustryEdge®

A SUITE OF PRODUCTS & SERVICES

IndustryEdge®

A suite of products and services designed to provide contractors' insurance programs that give you an all-important 'edge' over your competitors.



Electrical

Excavation

Highway,
Street and
Road

Utility

Electrical contractors

Low voltage or high voltage, inside wiring or traffic signalization, industrial and institutional Travelers Canada understands that each situation can be unique, and we work hard to deliver insurance and risk management solutions that meet the specialized needs of electrical contractors.

- 700+ electrical contractors insured by Travelers across North America
- Coverage available for physical injuries to certain electrical property



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. Travelers Canada is the ideal one-stop shop for a broad array of coverages and services for excavation contractors.

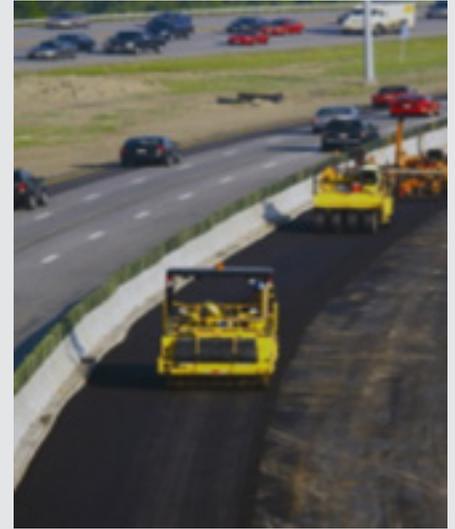
- 250+ excavation contractors insured by Travelers across North America
- Coverage for subsidence



Highway, street and road contractors

Highway, street and road contractors know that there is a strong demand to improve the infrastructure across the country. To help manage the need for additional insurance coverage, Travelers Canada Construction developed the IndustryEdge® program to meet their specific insurance and risk management requirements.

- 600+ highway, street and road contractors insured by Travelers across North America
- A collection of online resources (such as traffic control pre-planning, daily monitoring – inspection and maintenance, flagging operations, working around heavy equipment and working in temperature extremes) to help you identify, manage and mitigate some of the risks to workers and the public in the work zone



Utility contractors

Utility contractors face many risks – above and below the ground. Whether the work pertains to water, sewer, oil and gas pipeline, power line transmission and distribution, or communication line construction – safety and risk mitigation are critical. Travelers Canada has a team of knowledgeable underwriters, Claim professionals and Risk Control consultants with solid technical backgrounds in this field.

- 450+ utility contractors insured by Travelers across North America
- Coverage available for damage to certain underground property being worked on



Key coverages

COVERAGE OFFERINGS

KEY COVERAGES

Construction is a complex industry whose businesses and investments face a unique set of risks. Our underwriters have a thorough understanding of the industry and can offer a full range of products to meet the needs of construction businesses.



Coverage offerings

Casualty

- General Liability
- Auto Liability
- Umbrella Liability

Bond

- Construction Surety

Specialty Insurance

- Management Liability
- Cyber Liability

First party

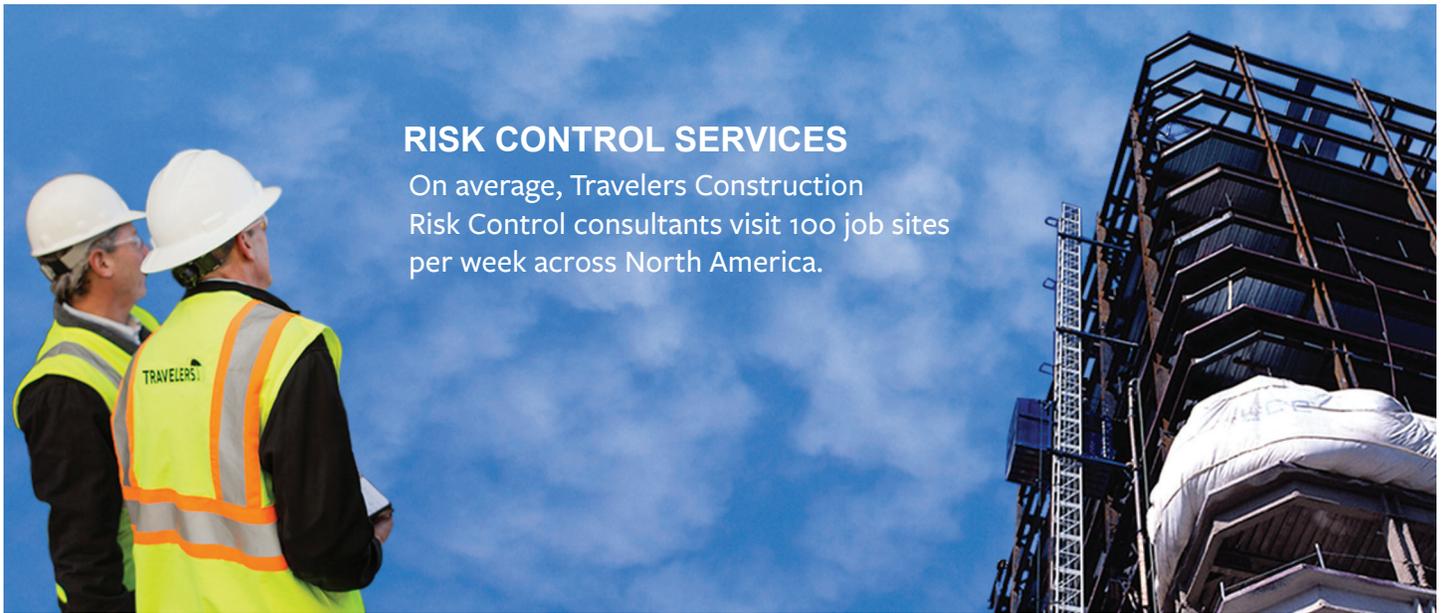
- Inland Marine
 - Builders' Risk
 - Contractors Equipment
 - Installation Floaters
 - Riggers Legal Liability
- Ocean Marine
- Property
- Boiler & Machinery

Supporting coverages

- Professional Liability
- Project-specific coverage, including wrap-ups and joint ventures

Risk Control services

COVERAGE OFFERINGS



RISK CONTROL SERVICES

On average, Travelers Construction Risk Control consultants visit 100 job sites per week across North America.

24 / 7

Fleet specialists

110

Construction Risk Control consultants

10

Construction forensic engineers

Assessments

- Project safety surveys
- Fleet management program
- Contractual risk transfer

Training

- Onsite
- Online
- On-demand

Technical resources

- Work zone traffic control
- Vibration damage mitigation
- Mobile crane management

Specialized Claim management

COVERAGE OFFERINGS



SPECIALIZED CLAIM MANAGEMENT

Travelers Canada Claim professionals understand the complexities of construction and equipment losses. We have the resources to deliver industry-leading services regardless of the complexity or size of the claim.

24 / 7

Claim reporting

400

Claim professionals

Highly qualified complex Major Case Claim professionals backed by in-house legal counsel specializing in multi-party litigation, contractual risk transfer, construction defect and catastrophic losses.

Specialized internal resources to deliver focused industry expertise to our customers' businesses. Our Claim professionals are specialized by line of business (Auto, Property, Specialty Insurance, Bond and GL)

Travelers Canada employs engineers with experience to bring focused analysis to loss scenarios. Our Canadian engineers have access to Travelers 40,000 sq. ft. forensic lab which conducts comprehensive technical investigations in a nationally accredited industrial hygiene and forensics lab. Our team of construction forensic specialists aid claim investigations for GL, Construction Defect and Auto.

Additional resources



Contractual Risk transfer for contractors

Construction requires a wide variety of business relationships – from project owners, to engineering and design, to suppliers and subcontractors. From decades of dealing with contracts, our professionals have the knowledge to provide feedback on your contract management program.

Risk Control On-DemandSM

At Travelers Canada, we know that your time is valuable. That's why we've created a consulting service called Risk Control On-Demand. Using screen share technology, videos, photos or other media, our Risk Control consultants can then offer possible solutions and recommend specific resources to help manage exposures.

Safety peer review

With safety peer review, contractors can compare their safety and risk management practices against those of their peers. The insights can help to identify some best practices that can assist in reducing loss costs and enhancing safety measures.

Fleet safety and telematics

Logistics are an integral part of any operation. Whether transporting large equipment or operating a fleet of vehicles, safety needs to be effectively managed to help reduce risk.



NEXT STEPS

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



travelerscanada.ca

The Dominion of Canada General Insurance Company, St. Paul Fire and Marine Insurance Company (Canada Branch), and Travelers Insurance Company of Canada are the Canadian licensed insurers known as Travelers Canada.

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