



## Construction

### UTILITY CONTRACTORS

Utility contractors face many risks above and below the ground. Whether the work pertains to water, sewer, oil and gas pipelines, power line transmission and distribution, or communication line construction, safety and risk mitigation are critical. Travelers Canada's utility contractor product is backed by a team of knowledgeable underwriters, Risk Control specialists and Claim professionals with solid technical backgrounds in this field, providing a valuable resource in helping utility contractors effectively manage their risks.

#### **The Travelers Canada advantage**

Travelers Canada understands utility 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 utility 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 utility contractors with experience that translates to a better understanding of what you do.

#### **Total account solutions for utility 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 utility contractors, coverage including:

- Commercial general liability, including coverage for certain underground property being worked on
- 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

	Utility 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.
	Coverage for damage to underground property that forms part of their work	Damage to Property – Limited Coverage for Damage to Certain Underground Property endorsement.
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"> <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>• <i>Tie or Die</i>® fall management to help customers identify fall hazards on their job sites and to focus on the controls and protective systems that can be used to prevent falls from elevations.</li> <li>• Training webinars covering important construction safety issue.</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.
Claim staff with construction expertise – when you need it	Local Claim staff experienced in managing exposures unique to utility 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.



[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-18137 New 3-17