

CONSTRUCTION

APPETITE AND ELIGIBILITY GUIDE



In a World of Risk, Turn to Travelers

When it comes to Business Insurance, we've got the IndustryEdge®. We're proudly one of the largest writers of commercial insurance in North America, offering superior breadth and depth of appetite with tailored coverage, sophisticated risk control and exceptional claim services to your middle market customers – a reflection of our commitment to remaining your carrier of choice.

Feel Confident Placing Your Construction Business with Us

We're the industry leader with decades of proven performance in the Construction industry. Some additional reasons to choose Travelers:

- Highly experienced Claim professionals with deep expertise of the complex challenges and risks facing your Construction customers.
- Risk Control team focused on helping your customers avoid losses in the first place.
- A.M. Best* rating of A++ (Superior) for Travelers Insurance Company of Canada.
- Product breadth: more choice, tailored coverage for specific exposures.

COVERAGE HIGHLIGHTS

Travelers Canada offers your Construction customers a stable, long-term partnership to provide the insurance and surety products they need to quote the projects they want. Our Construction solutions are designed for all types of companies, from the small contractor to the large-scale national builder.

Some features include:

- Commercial General Liability, Auto and Umbrella
- Property, Boiler & Machinery and Crime
- Inland Marine coverages:
 - Contractors' Equipment
 - Riggers Legal Liability
 - Installation Floater
- Project-specific coverage including Wrap-Ups and Builders' Risk
- Surety products**
- Management Liability, Cyber Liability**
- Seamless cross-border and global solutions for your customers with limited U.S. or international dealings, or who operate in countries around the world.

Target Segments

Our broad appetite reflects our experience and commitment to making it easier for you to grow your business with us. Target industries include:

- ✓ Carpentry, Fence Contractors
- ✓ Commercial General Contractors
- ✓ Drywall, Plastering Contractors
- ✓ Electrical Contractors
- ✓ Excavation Contractors
- ✓ Glass Contractors
- ✓ HVAC Contractors
- ✓ Masonry Contractors

Superior Risk Management

Industry-focused Risk Control consultants work closely with your customers to help them develop risk management strategies.

Dedicated technology consultants provide deeper expertise and knowledge of customer operations.

Technical specialists provide insight into key exposures, such as:

- Transportation
- Crane Safety and Management
- Construction Defect
- Inland Marine and Contractors' Equipment
- Contractual Risk Transfer

Cyber+® Policyholders gain access to innovative value-added pre- and post-breach risk management services.



On-site: Local expertise offering risk assessment, consulting services and training.



Online: 24/7 access to 1,000+ risk management resources on the MyTravelers® portal.



On-Demand: Virtual assessment tools, convenient access.

Exceptional Claim Service

- **Construction-focused Claim professionals:** Our size and scale enable us to invest in focused industry expertise to better understand your customers' businesses.
- **On-site and virtual** options to help evaluate property and auto claims.
- **Drone fleet** with licensed pilots for property assessments.
- **Dedicated line of business Claim teams**
 - Auto, Property, Specialty Insurance, Bond and GL
- Experienced **Catastrophe Response Team** with CAT response centers across Canada.
- **Claim Support**
 - Travelers Investigative Services
 - Claim Relationship Manager
 - TravCare® Nurse Line
 - **24/7 Claim reporting**
 - **400+ Claim professionals**
 - **Travelers nurse professionals**

Industry-Leading Project Loss Insurance – Peace of Mind for Your Construction Clients

Travelers Canada Project Loss Insurance (PLI) is designed to mitigate the risk of a catastrophic project loss, helping contractors emerge from a financial loss rather than succumb to it. Coverage is available for a broad range of contractors and situations. Help your contractors protect their assets and build a better business for the long term. Refer to our PLI pamphlet for more information to help you sell.

*As the Canadian arm of The Travelers Companies, Inc., we are part of an industry-leading organization that demonstrates consistent financial strength. For a listing of companies rated by A.M. Best and other rating services, visit travelers.com. Ratings listed herein are as of February 11, 2021, are used with permission, and are subject to changes by the rating services. For the latest rating, access ambest.com.

**Available through Bond & Specialty Insurance



travelerscanada.ca

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and province regulations.

© 2021 Travelers Canada. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in Canada, the U.S. and other countries. Travelers Insurance Company of Canada, The Dominion of Canada General Insurance Company and St. Paul Fire and Marine Insurance Company (Canada Branch) are the Canadian licensed insurers known as Travelers Canada. TC-1115 New 11-21