



CONSTRUCTION OVERVIEW – LET US SHOW YOU

Expanded capabilities. Broader product offerings and market. Continued specialization in construction. Three simple statements that speak volumes about our ongoing passion and focus on serving the construction market. We bring a lot more to the table – now that we’re one collective team. And we’re anxious to put our combined expertise to work for you.

We know that insuring contractors is a complex business that demands not only underwriting excellence but also hands-on construction experience and extensive knowledge of the issues impacting contractors and the industry today. We balance all these demands and more for our customers by working hard to deliver insurance programs tailored to match their needs.

Ask our policyholders, agents and brokers or anyone who does business with the Travelers Construction team. You’ll learn very quickly why more than a third of the top 400 contractors in the United States turn to us for coverages.

Let us show you the many ways we’re ready and uniquely positioned to serve *you*.

OUR CUSTOMERS, PRODUCTS AND MARKET APPROACH

Customer Profile

- Account size \$50,000-\$10 million
- General contractors
 - Commercial
 - Industrial
- Heavy construction contractors
 - Street and road/infrastructure contractors
 - Site and utility contractors
- Specialty trade contractors
 - Interior trades
 - Exterior trades
- Wrap-up coverages for contractor-controlled programs



Products

- General liability, auto liability, workers compensation and umbrella
- Guaranteed cost and loss responsive
- Owners and contractors protective liability (OCP) and railroad protective liability (RRP)
- Property and inland marine coverages to round out customers’ portfolios

Market Segments

- Local, field-based Construction account executives handle accounts generating first-dollar premiums up to approximately \$2 million
- Field-based loss sensitive account executives oversee the largest contractor accounts in their assigned regions (accounts that generate first-dollar premiums of \$2 million or greater)

Managing the Cost of Risk

- Tailored underwriting by account size, contractor type, geographic area and line of business
- Local-market knowledge and decision-making
- Highly focused, collaborative team approach to risk management among underwriting, claim and risk control specialists
- Pricing, coverage and services for moderate and mid- to large-sized accounts
- Loss sensitive account executives specializing in the insurance and risk management needs of large construction businesses that require programs aligned with risk appetite and financial goals

SPECIALIZED SERVICES FOR CONSTRUCTION ACCOUNTS

Dedicated Construction Risk Control Services

- Close to customers with approximately 160 field-based Construction risk control specialists
- Contractor-specific programs designed according to risk, budget and areas of operation
- Experienced risk control specialists focused on the needs of larger accounts
- Emphasis on contractual risk management and effective contractual risk transfer (CRT) to help manage the cost of risk
- Specialized programs including fleet, crane and work-zone safety, safety training and safety management, ergonomics and fall protection

Dedicated Construction Claim Services

- Management of all aspects of the claim focused on protecting contractors' interests, handling claims fairly and managing contractors' cost of risk
- Claim account executives work with customers to identify claim trends and troubleshoot issues
- Claim handlers specialized by line of business
- Nurse case managers review and manage workers compensation medical care
- Major Case unit to handle high-severity claims
- Subrogation and CRT expertise; coverage counsel to assist with CRT issues
- Dedicated Construction Defect Claim unit

Risk Management Information Services (RMIS)

- Real-time claim access, claim rosters and claim alerts
- Field-based RMIS specialists support users
- e-CARMASM, an industry-leading RMIS, further supports the information needs of larger businesses



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

The best insurance and risk management solution is the one you help us design and deliver.

Year after year contractors and their agents/brokers choose St. Paul Travelers to help manage construction risk because we listen, identify needs and develop individual account approaches. We work hard to deliver outstanding service and quality products with a willingness to consider solution-based, mutually satisfying approaches.

Our resources, hands-on construction experience and industry expertise are focused on becoming your best option for insurance and risk management so that you can focus on getting the job done.

Please contact us today to discuss your construction risk.



Value Proposition – A Unique Market Approach

- Flexible program structures
- Willingness to consider solution-based approaches
- Team approach to service planning and stewardship to help anticipate exposures and identify trends
- Focus on underwriting responsiveness, experienced claim handling, risk control and policy administration to help manage contractors' total cost of risk

Customer Profile

- Account size \$50,000-\$20 million
- General contractors
 - Commercial
 - Industrial
- Heavy construction contractors
 - Street and road/infrastructure contractors
 - Site and utility contractors
- Specialty trade contractors
 - Interior trades
 - Exterior trades
- Wrap-up coverages for contractor-controlled programs

Products

- General liability, auto liability, workers compensation and umbrella
- Guaranteed cost and loss responsive
- Owners and contractors protective liability (OCP) and railroad protective liability (RRP)
- Property and inland marine coverages to round out customers' portfolios

Managing the Cost of Risk

- Tailored underwriting by account size, contractor type, geographic area and line of business
- Local-market knowledge and decision-making
- Highly focused, collaborative team approach to risk management among underwriting, claim and risk control specialists
- Pricing, coverage and services for moderate, mid- and large-sized accounts
- Specialized insurance and risk management expertise for large construction businesses that require programs aligned with risk appetite and financial goals

Specialized Services for Contractors

Dedicated Construction Risk Control Services

- Commitment to contractor safety delivered by more than 140 field-based Construction risk control specialists
- Contractor-specific programs designed according to risk, budget and areas of operation
- Experienced risk control specialists focused on the needs of larger accounts
- Emphasis on contractual risk management and effective contractual risk transfer (CRT) to help manage the cost of risk
- Specialized programs including fleet, crane and work-zone safety, safety training and safety management, ergonomics and fall protection

Dedicated Construction Claim Services

- Management of all aspects of the claim focused on protecting contractors' interests, handling claims fairly and managing contractors' cost of risk
- Claim professional specialized by line of business average 20+ years in industry claim handling
- Claim account executives work with customers to identify claim trends and troubleshoot issues
- Claim handlers specialized by line of business
- Nurse case managers review and manage workers compensation medical care
- Major Case unit to handle high-severity claims
- Subrogation and CRT expertise; coverage counsel to assist with CRT issues
- Dedicated Construction Defect Claim unit

Risk Management Information Services (RMIS)

- Real-time claim access, claim rosters and claim alerts
- Field-based RMIS specialists support users
- e-CARMA®, an industry-leading RMIS, further supports the information needs of larger businesses

FIRE SPRINKLER CONTRACTORS



Fire sprinkler systems and insurance are very different products. However, the secret to success for both is similar: providing a product that meets the unique needs of the customer and ensuring that protection is there when it's needed.

At Travelers, our team of underwriting, risk control and claim professionals understand fire sprinkler contractors and use this expertise to help identify and protect against their unique risks. We will work closely with you to understand needs, explore flexible program options and implement a total account solution.

The Travelers Advantage:

- **A demonstrated market leader.**
- **Total account solution.** One source for insurance and risk management solutions for fire sprinkler contractors.
- **Professional liability coverage** (available through a Travelers surplus lines insurance company.) Not all fire sprinkler contractors with design exposure currently carry professional liability coverage.
- **Construction underwriting experience.** We have decades of experience and commitment to Contractors and understand the unique risks associated with fire sprinkler operations.
- **Claim services dedicated to Contractors** – local claim service, results-focused and rigorous management of claims, specialized investigative services to help combat fraud, professional liability claim handling specialists and fire sprinkler contractor designated specialists for property damage claims.
- **Industry leader in risk control** assisting Contractors in managing their cost of risk.
Examples of specialized fire sprinkler risk control services include:
 - Aerial, ladder and scaffolding safety, and ergonomics for safe pipe handling.
 - Defensive driving, safe cellphone use and fleet programs geared to risk management of van and pickup truck exposures.
 - Consultative general liability services include comprehensive risk reviews, record keeping and experience in design/professional liability exposures.
 - Fire protection systems expertise and consultative services.

Travelers.

A single powerful source for fire sprinkler contractor insurance and risk management solutions.

P&C products available through Travelers:

- Workers Compensation
- Commercial General Liability
- Automobile Liability and Physical Damage
- Umbrella
- Property
- Inland Marine
- Surety

E&S products available on a surplus lines basis:

- Professional Liability
- Pollution Liability



St. Paul Travelers is a leading specialist in providing insurance and insurance-related services for contractors and contractor-controlled insurance programs. Our St. Paul Travelers Construction unit works with contractors and their agents or brokers to meet customers' insurance and risk management needs.

Our **railroad protective liability coverage** is offered on an occurrence basis. It provides dedicated limits of coverage to the named insured railroad for liability for covered bodily injury and property damage arising from work performed by the designated contractor at the job site. This product is designed for project-specific policies. Railroad protective liability insurance is usually purchased by the general contractor for the benefit of the railroad. The coverage form is ISO CG 00 35 10-01.

COVERAGE FEATURES AND BENEFITS

- Provides coverage for named insured railroad's liability arising from job site operations performed by the designated contractor, including liability caused by acts or omissions of certain railroad employees in connection with those operations.
- Unlike many of our competitors, who issue annual policies, St. Paul Travelers' railroad protective liability coverage is designed to insure the railroad from beginning to final acceptance of the project by the owner.
- Provides limited coverage for physical damage to property of the insured — including direct and accidental loss to rolling stock and contents, mechanical construction equipment or motive power equipment, railroad tracks, roadbeds, cantenaries, signals, bridges or buildings — arising from work performed by the designated contractor at the job site.
- Coverage is provided on an admitted-market basis.
- Provides dedicated limits for named insured railroad as the only insured under the policy.
- Typical coverage limits are \$2 million/\$6 million with higher limits available.

- Includes duty to defend.
- Defense expense is outside the policy limits.
- A flat premium is normally charged, which must be paid in full upon issuance of the policy. Minimum premiums may vary by state.

THE ST. PAUL TRAVELERS ADVANTAGE

We know that insuring contractors is a complex business — demanding underwriting excellence, hands-on construction experience and an extensive knowledge of the issues that impact contractors and the construction industry today. We balance all these demands and more to consistently come through for our Construction agents and policyholders with tailored insurance programs built to match their needs.

- **A demonstrated market leader** — More than a third of the top 400 contractors in the United States continue to turn to us for protection.
- **A diverse market** — St. Paul Travelers customers span the construction industry. We offer a wide variety of products and corresponding capacity for contractors of many shapes and sizes.
- **Continued specialization in construction**
 - **Dedicated Construction account executives** — Our dedicated underwriters are experts in the construction field. They work closely with our Risk Control and Claims departments and fully understand a contractor's business.

continued

- **Dedicated Construction Risk Control services** — We have approximately 160 field-based risk control specialists across the country and a host of specialized programs, tools and resources, all aimed at helping contractors safely manage their workplaces and reduce their long-term cost of risk.
- **Dedicated Construction Claim services** — Our dedicated Construction Claim team includes more than 330 claim experts, housed locally across the country. These experts are focused exclusively on claims for our contractor policyholders. They work hard to protect their interests by handling claims fairly and efficiently and by providing policyholders with information to help reduce future losses.

SUBMISSION REQUIREMENTS

Submit a completed and signed **railroad protective liability coverage** application to your St. Paul Travelers Railroad Protective and Owners and Contractors Protective underwriter. Our goal is to provide 24-hour turnaround on submissions whenever possible.

- ➔ For more information, contact the St. Paul Travelers Railroad Protective and Owners and Contractors Protective unit at 732.494.3800 or visit our online agent portal. Designed for licensed St. Paul Travelers agents, the agent portal is password-protected and offers printable forms and instructions. Visit www.stpaultravelers.com and select “Agents & Brokers” to get started.



THE STRENGTH OF ST. PAUL TRAVELERS

- A strong history of targeting risks specific to construction
- An unparalleled breadth of safety consulting and training delivered by experienced safety professionals, many with construction employment experience
- Extensive claim expertise in complex contractual risk transfer and jurisdictional issues
- Strategic alliances with specialized agents and brokers, industry associations and government agencies that serve contractors



One Tower Square
Hartford, CT 06183

stpaultravelers.com/construction

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

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OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE



St. Paul Travelers is a leading specialist in providing insurance and insurance-related services for contractors and contractor-controlled insurance programs. Our St. Paul Travelers Construction unit works with contractors and their agents or brokers to meet customers' insurance and risk management needs.

Our owners and contractors protective liability coverage (OCP) is offered on an occurrence basis. It provides dedicated limits of coverage to the named insured (usually the project owner) for liability for covered bodily injury or property damage arising from work performed by the designated contractor at the job site. This product is designed for project-specific policies. This insurance is usually purchased by the general contractor for the benefit of the project owner as required by contract. The coverage form is ISO CG 00 09 10-01.

COVERAGE FEATURES AND BENEFITS

- Provides coverage to named insured project owner for liability arising from job site operations performed by the designated contractor. Also provides coverage for liability arising from project owner's acts or omissions in connection with its general supervision of such work.
- Coverage is provided on an admitted-market basis.
- Provides dedicated limits for named insured project owner as the only insured under the policy.
- Offers typical coverage limits up to \$10 million (higher limits may be available).
- Includes duty to defend.
- Defense expense is outside the policy limits.

THE ST. PAUL TRAVELERS ADVANTAGE

We know that insuring contractors is a complex business — demanding underwriting excellence, hands-on construction experience and an extensive knowledge of the issues that impact contractors and the construction industry today. We balance all these demands and more to consistently come through for our Construction agents and policyholders with tailored insurance programs built to match their needs.

- **A demonstrated market leader** — More than a third of the top 400 contractors in the United States continue to turn to us for protection.
- **A diverse market** — St. Paul Travelers customers span the construction industry. We offer a wide variety of products and corresponding capacity for contractors of many types.
- **Continued specialization in construction**
 - **Dedicated Construction account executives** — Our dedicated underwriters are experts in the construction field. They work closely with our Risk Control and Claims departments and fully understand a contractor's business.
 - **Dedicated Construction Risk Control services** — We have approximately 160 field-based risk control specialists across the country and a host of specialized programs, tools and resources, all aimed at helping contractors safely manage their workplaces and reduce their long-term cost of risk.

continued

- **Dedicated Construction Claim services** — Our dedicated Construction Claim team includes more than 500 claim experts, housed locally across the country. These experts are focused exclusively on claims for our contractor policyholders. They work hard to protect their interests by handling claims fairly and efficiently and by providing policyholders with information to help reduce future losses.

SUBMISSION REQUIREMENTS

Submit a completed and signed **owners and contractors protective liability coverage** application to your St. Paul Travelers OCP/RRP underwriter. Our goal is to provide 24-hour turnaround on submissions whenever possible.

- ➔ For more information, contact the St. Paul Travelers OCP/RRP unit at 732.494.3800 or visit our online agent portal. Designed for licensed St. Paul Travelers agents, the agent portal is password-protected and offers printable forms and instructions. Visit stpaultravelers.com and select “Agents & Brokers” to get started.

PLEASE CONTACT US

OCP/RRP Specialty Unit representatives

Sarah Rosenholtz, Managing Account Executive
 Larry Kasilag, Account Executive
 Michele Thompson, Account Executive
 Kelly Bailey, Account Manager
 Lisa Acuna, Account Manager

Telephone number

732.321.5634
 732.205.9238
 732.205.9321
 732.205.9333
 516.949.2252

Additional contact information

Mailing address: St. Paul Travelers Construction OCP/RRP
 499 Thornall St.
 Edison, NJ 08837

Toll-free phone: 800.828.1755

Fax: 732.205.8456

E-mail: Const-OCP-RRP@stpaul.com



THE STRENGTH OF ST. PAUL TRAVELERS

- A strong history of targeting risks specific to construction
- An unparalleled breadth of safety consulting and training delivered by experienced safety professionals, many with construction employment experience
- Extensive claim expertise in complex contractual risk transfer and jurisdictional issues
- Broad portfolio of products and services designed to meet contractors' insurance and risk management needs



The Travelers Indemnity Company
 One Tower Square
 Hartford, CT 06183

stpaultravelers.com/construction

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Millwright work is complex and constantly changing. Don't let the risks weigh on you ...

New machines. Maintenance. New plants. Shutdowns. Lift. Move. Transport. Align.

Across the plant, the state, the country, or perhaps even across the border.

On hook and off, the risks are many.

Travelers understands every situation is unique and we work continuously to keep our solutions in-synch with your evolving risks.

The Travelers Advantage:

- **A demonstrated market leader.** As the second largest writer of commercial Property Casualty insurance, Travelers is a demonstrated market leader. And our financial strength, an A.M. Best rating of A+, ensures we will be there when you need us.
- **Total account solution.** As an admitted carrier, we are a single source for insurance and risk management solutions for millwright contractors. Products available through Travelers include:
 - Workers Compensation
 - Commercial General Liability
 - On Hook - Loss of Use coverage
 - Automobile Liability and Physical Damage
 - Global, i.e. exposure in Canada and Mexico
 - Umbrella
 - Surety
 - Inland Marine
 - Contractors Equipment
 - Rigger's Liability, coverage includes:
 - 'On-the-Hook'
 - Transit
 - Storage
 - Property
- **We understand millwright contractors.** Our staff is dedicated to contractors. This dedication means our underwriters, risk control representatives and claim handlers not only know construction but are experts in helping contractors better manage their cost of risk. Put our expertise to work.

Examples of claim services that millwright contractors would find valuable:

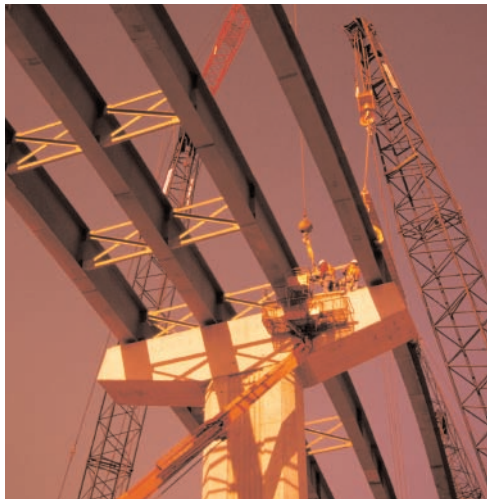
- Our unique TravCompSM Workers Compensation Claim model can result in reducing total loss costs by 8-10%.
- Subrogation and Contractual Risk Transfer expertise helps ensure you only pay what you owe.

Examples of specialized millwright oriented risk control services include:

- NCCCO 40 hour crane operator training
- Rigging training
- Forklift training
- Network of fleet specialists

- **We're there for you.** With offices and staff across the country, we're right where you need us.

CONTRACTORS PROFESSIONAL LIABILITY PROTECTION – CLAIMS MADE AND CONTRACTORS POLLUTION LIABILITY PROTECTION – CLAIMS MADE



St. Paul Travelers is a leading specialist in providing insurance and insurance-related services for contractors and contractor-controlled insurance programs. Our St. Paul Travelers Construction unit works with contractors and their agents or brokers to meet customers' insurance and risk management needs.

St. Paul Travelers offers **contractors professional liability protection** on a claims made basis and **contractors pollution liability protection** on a claims made basis on a single form — with a single aggregate limit and a single per-event deductible. Coverage includes contingent liability exposures. This product is designed for blanket or project-specific policies for the following:

- Individual or joint-venture contractors, construction managers, project managers and design-builders
- Contractor-controlled insurance programs

The coverage form is R0012, Ed. 1-05. Coverage is provided on a surplus lines basis.

COVERAGE FEATURES AND BENEFITS FOR CONTRACTORS PROFESSIONAL LIABILITY PROTECTION – CLAIMS-MADE

- Offers pay-on-behalf coverage.
- Covers worldwide activities for suits brought in the United States and Canada.
- Offers availability of five-year extended-reporting-period endorsement on most policies.
- Covers related-party claims or suits when common ownership is 25 percent or less.
- Includes duty to defend.
- Includes broadened innocent protected-person wording to limit intent-based coverage restrictions.
- Includes broadened coverage for named insured's liability assumed through contract as long as negligence in professional services by or for it contributes to that liability.

COVERAGE FEATURES AND BENEFITS FOR CONTRACTORS POLLUTION LIABILITY PROTECTION – CLAIMS MADE

- Covers a contractor's operations on a claims made basis for bodily injury, property damage and environmental damage inclusive of pollution clean-up costs. (Property damage coverage includes natural resources in definition of damages.)
- Covers liability arising from worksite operations performed by or on behalf of the named insured.
- Includes coverage for the operation, ownership or use of owned and non-owned autos, including loading and unloading while on the work site. Includes non-owned auto coverage while offsite.
- Provides coverage for named insured's liability assumed through contract, except when contract indemnifies the other party for its sole negligence.
- Automatically covers additional protected persons where required by contract and provides defense as well as indemnity protection for those additional covered parties.
- Eliminates intent-based coverage restrictions for innocent protected persons, including those employed within subject entity.
- Offers typical coverage limits up to \$10 million.

THE ST. PAUL TRAVELERS ADVANTAGE

We know that insuring contractors is a complex business demanding underwriting excellence, hands-on construction experience and an extensive knowledge of the issues that impact contractors and the construction industry today. We balance all these demands and more to consistently come through for our Construction agents and policyholders with tailored insurance programs built to match their needs.

- **A demonstrated market leader** — Approximately a third of the top 400 contractors in the United States turn to us for protection.

THE ST. PAUL TRAVELERS ADVANTAGE, CONTINUED

- **A diverse market** – St. Paul Travelers customers span the construction industry. We offer a wide variety of products and corresponding capacity for contractors of many shapes and sizes.
- **Specialization in construction**
 - **Dedicated Construction account executives** – Our dedicated underwriters are experts in the construction field. They work closely with our Risk Control and Claim departments and fully understand a contractor's business.
 - **Dedicated Construction Risk Control services** – We have approximately 170 field-based risk control specialists across the country and a host of specialized programs, tools and resources, all aimed at helping contractors safely manage their workplaces and reduce their long-term cost of risk.
 - **Dedicated Construction Claim services** – Our dedicated Construction Claim team includes more than 500 claim professionals, housed locally across the country, who are focused exclusively on claims for our contractor policyholders. Claim specialists work hard to protect contractors' interests by handling claims fairly and efficiently and by providing policyholders with information to help reduce future losses.

SUBMISSION REQUIREMENTS

Submit completed and signed applications for **contractors professional liability protection — claims made** and **pollution liability protection — claims made** to your specialty underwriter at St. Paul Travelers.

- | | |
|---|---|
| □ Limits per act, error or omission or per pollution incident | Up to \$10 million |
| □ Limits in aggregate | Up to \$10 million |
| □ Minimum deductibles | \$25,000 each act, error or omission or each pollution incident |

➔ For more information, contact Barb Graycarek at 651.310.2936.



THE STRENGTH OF ST. PAUL TRAVELERS

- A strong history of targeting risks specific to construction
- An unparalleled breadth of safety consulting and training delivered by experienced safety professionals, many with construction employment experience
- Extensive claim expertise in complex contractual risk transfer and jurisdictional issues
- Active participation in industry associations that serve contractors

Coverage is underwritten by St. Paul Surplus Lines Insurance Company, a subsidiary company of The St. Paul Travelers Companies, Inc. St. Paul Surplus Lines Insurance Company is a U.S.-based surplus lines insurer, operating in all states except Delaware. Business placed with St. Paul Surplus Lines Insurance Company must be placed in accordance with applicable state and federal law. Surplus lines insurers generally do not participate in State Guaranty Funds and thus insureds are not protected by such funds.

The information in this document is provided for general informational purposes and does not constitute an offer to sell or a solicitation. Furthermore, the document is intended for surplus lines licensees. Advertising of surplus lines products may be restricted by state law; surplus lines licensees are responsible for compliance with all such laws. This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy issued by St. Paul Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy provisions and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

Surplus lines licensees may seek further information concerning the products noted in this document by contacting Construction Underwriting at St. Paul Travelers at 1.800.328.2189.



St. Paul Fire and Marine Insurance Company
and its property casualty affiliates
385 Washington Street
St. Paul, MN 55102

stpaultravelers.com/construction

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Not every contractor can build bridges. Expertise is critical. When it comes to protecting a business, expertise is just as critical.

A bridge contractor's business and risks are constantly changing and evolving. Design. Construction. Rehabilitation. Demolition. Below ground. Above ground. Over water. Temporary design/construction. Traffic management. Work zone safety. Fall protection.

Their insurance solutions should be too.

It's impossible to insure a business if you don't really understand it. At Travelers, our Construction dedicated underwriters understand the risks bridge contractors face every day. In understanding these unique and ever-changing risks, we are able to craft custom solutions – coverage, risk control, and claim service – that are in-synch with their specific needs.

Bridging the insurance, risk management, and claim service needs of Bridge Contractors. Travelers.

The Travelers Advantage:

- **An experienced market leader.** With more than 150 years of insurance experience, Travelers is one of the nation's premier insurance companies – a reassuring position of strength.

- **Total account solution.** We are a single source for insurance and risk management solutions for bridge contractors. Products available through Travelers include:
 - Commercial General Liability
 - Automobile Liability and Physical Damage
 - Workers Compensation, USL&H coverage available
 - Umbrella
 - Owners and Contractors Protective Coverage
 - Railroad Protective Coverage
 - Property
 - Surety
 - Contractor Controlled Insurance Programs (CCIPs)
 - Global, i.e. exposure in Canada and Mexico
 - Inland Marine
 - Builders Risk or Installation
 - Computerized Business Equipment
 - Contractors Equipment
 - Equipment Breakdown
 - Ocean Marine
 - Marine Liability
 - Hull & Machinery
 - Protection & Indemnity Coverage

E&S products available on a surplus lines basis:

- Contractors Professional Liability
- Contractors Pollution Liability

- **We understand bridge contractors.** Our staff is dedicated to contractors. This dedication means our underwriters, risk control consultants and claims handlers not only know construction but are skilled in helping contractors better manage their complex indemnity, additional insured, and contractual exposures – and their overall cost of risk.

Our extensive Risk Control expertise and training capabilities for Bridge Contractors includes:

- Work Zone Safety Training and Audits
- Fall Protection Training
- 40 Hour Professional Crane Operator Training Program
- Bridge Contractor Safety Academy interactive classroom courses
- Rigging Safety interactive classroom courses
- Crisis Management Training

Examples of Claim services bridge contractors will find valuable:

- TravComp®** - State-of-the-art claims technology combined with co-located claims and medical professional to facilitate the best possible claim outcome.
- Rapid Response team service to help manage catastrophic loss situations.
- Dedicated USL&H claim staff provides key expertise for optimum resolution of USL&H claims.
- Risk Management Information – an array of features to meet risk management information needs.

- **We're there for you.** With offices and staff across the country, we're right where you need us.

Please Contact Us for More Information

P&C Products:

Contact your Travelers Construction
Account Executive

E&S Products:

For Contractor's Professional
or Pollution Liability,
contact Barb Graycarek
at 651.310.2936
or bgraycar@travelers.com



St. Paul Fire and Marine
Insurance Company and its
property casualty affiliates
One Tower Square
Hartford, CT 06183

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