



Intact Inland Marine

| Industry Solutions: Construction

Construction contractors face unique and particular challenges such as weather influence, transient workforces, and physical hazards such as property damage and theft. You need a partner who understands these challenges and can offer simple and specialized solutions. We've got you covered.

Specialized Protection

Our coverage solution for the construction industry combines property, contractor's equipment, builder's risk, and installation protection in one state-of-the-art coverage form. And if a loss occurrence triggers multiple coverages, your client pays only one single-occurrence deductible.

Eligible classes include:

- General contractors
- Sub-contractors
- Special trade contractors
- Artisan contractors
- Homebuilders
- Developers
- Property owners

Coverage Highlights

- Debris removal
- Building ordinance
- Construction documents
- Construction models
- Construction signs
- Construction trailers & contents

- Cost to re-erect undamaged scaffolding & forms
- Delay-in-completion expenses
- Employee tools & clothing
- Equipment leased, rented or borrowed from others
- Equipment leased, rented or loaned to others
- Escalation
- Expediting expenses
- Fungus, wet rot, dry rot
- Inventory or appraisal
- Permission to occupy (offered as endorsement)
- Plants, trees, shrubs
- Pollutant cleanup & removal
- Preservation-of-property expenses
- Rental expense reimbursement
- Service work
- Spare parts

Partners in Protection

We collaborate and have priority partnerships with DPL America, National Equipment Register and Lojack. Through these associations, we can offer an extra layer of protection against construction equipment theft. Our customers may also be entitled to discounts from these vendors. Additionally, Intact Insurance may apply a deductible waiver, under certain circumstances, for equipment that uses GPS tracking technology.



About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.



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