



**INDUSTRY**Edge®

## Construction

### GENERAL CONTRACTORS

Canadian contractors have a reputation for safety and quality workmanship, but they're not immune to project risks or concerns with timelines, change orders and contract administration.

Some of the issues facing general contractors, are:

- Intense competition, both from within Canada and abroad, and thin profit margins
- Skill and labour shortages given the volume of work on hand
- Amplified levels of risk from projects of increasing technical complexity
- The need for providing integrated service offerings

The need for a knowledgeable, specialized carrier is paramount to a general contractors' success. Travelers Canada provides contractors with the expertise and ability to be flexible and more nimble than they have ever been in the past.

#### The Travelers Canada advantage

Travelers Canada understands general contractors, of all sizes, and delivers standard and specialized insurance solutions. Our underwriters, Risk Control consultants and Claim professionals not only know construction, but are also skilled in helping general contractors better manage their complex indemnity, additional insured and contractual exposures.

Travelers Canada's appetite for general 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 multi-provincial and general contractors with experience that translates to a better understanding of what you do.

#### Total account solutions for general 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 general contractors' coverage including:

- Commercial general liability
- 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

	<b>General contractors' insurance needs</b>	<b>How Travelers Canada Construction responds</b>
<b>Coverage tools to mitigate risks</b>	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.
<b>Dedicated Risk Control with construction expertise</b>	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 general contractors face.</li> <li>• Safety Academy (customer training) classes on relevant topics.</li> <li>• Training webinars covering important construction safety issues.</li> <li>• A comprehensive website with an extensive portfolio of construction-related products and services.</li> </ul>
	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.
<b>Claim staff with construction expertise – when you need it</b>	Local Claim staff experienced in managing exposures unique to general 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.
<b>Financial stability</b>	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.



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