



**INDUSTRY**Edge®

## Construction

### HIGHWAY, STREET AND ROAD CONTRACTORS

You know it's important to have an insurance carrier that understands your business and responds with focused products and services. Travelers Canada Construction offers the highway, street and road specialization you need.



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

Travelers Canada understands highway, street and road 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 highway, street and road 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 local highway, street and road contractors with experience that translates to a better understanding of what you do.

#### **Total account solutions for highway, street and road 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 highway, street and road 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

|   | Highway, street and road contractors' insurance needs  | How Travelers Canada Construction responds   |
|---|--|--|
| <b>Coverage tools to mitigate risks</b>                           | Protection for equipment   | Industry-leading contractors' equipment coverage, including flood, earth movement, theft and vandalism.  |
|   | Soil conditions prone to movement, such as landslides and mudslides  | Our Builders' Risk coverage form includes coverage for subsidence.   |
|   | 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 excavation 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 highway, street and road 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.  |
|   | Quick professional response  | Quick response by experienced Claim professionals specialized by line of business (Auto, Property, Specialty Insurance and CGL).   |
| <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.



[travelerscanada.ca](http://travelerscanada.ca)

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