

Vertical Industry Profile

Construction

We provide comprehensive worldwide insurance for the construction industry including specialized products to insure the unique insurance and risk management needs of this segment.

Programs can be individually customized to fit the needs of all sizes of Canadian contractors and purchasers of large insurance programs.

The following coverages are available on a monoline basis or in combination with one or more of the following: (All coverages are available in Canadian or U.S. dollars)

Property Insurance

- Limits up to \$100 million without outside reinsurance
- No class restrictions
- Write up to 4 years of exposures
- Ability to use manuscripted wordings

Contractors Pollution Liability

- Limits up to \$50 million for each loss
- Provides coverage for third party bodily injury, property damage and cleanup costs claims resulting from pollution conditions created or worsened during the course of performing work at a job site
- Full sudden & accidental and gradual coverage
- Claims made or occurrence forms
- Project specific or practice policies
- Owner controlled or contractor controlled program structures
- Coverage extended to subcontractors
- Extended reporting period / completed operations coverage for discovery of pollution conditions after the completion of contract

Comprehensive General Liability (CGL), Umbrella & Excess Liability

- Limits up to \$100 million per product
- Flexible Terms and Conditions
- Terrorism coverage available

Wrap Up Liability (Primary and Excess Liability)

- Both owner or contractor controlled projects
- Flexible policy terms, with 24 months completed operations extension
- Project size over \$50 million preferred
- Limits up to \$25 million available

Architects & Engineers Professional Liability

- Limits up to \$15M
- No Pollution Exclusion, No Asbestos Exclusion and No Terrorism Exclusion
- No exclusion for projects insured under project-specific policies – Other Insurance Clause applies
- Contractors Pollution Coverage available
- Accidental Death & Dismemberment (AD&D) insurance is built into the policy, enabling design firms to benefit on a value-added basis

Contractors Professional Liability

- Limits up to \$15M
- No Pollution Exclusion
- No Terrorism Exclusion
- Contractors Pollution Coverage available

Project Specific Insurance (Pro Tec)

- Limits up to \$15M
- Project size over \$50,000,000 preferred
- 10 year policy term maximum (inclusive of any extended reporting period)
- Broad Pollution Liability Coverage available
- Claims handled on a “joint defense” basis with one law firm representing all members of the design team, minimizing legal costs and streamlining the claims investigation and settlement process



Marketing Features

Responsive team approach including Chartis account coordinator

Underwriting team members experienced in the construction industry

Worldwide coverage and claims service

Surety Bonds

- Target Accounts• Large contractors that require capacity
- \$20 million+ in tangible equity
- General, construction managers, heavy highway, civil
- Publicly traded companies that are geographically diverse
- Fortune 1000 companies
- Publicly traded manufacturer or service-oriented (need for performance bonds)
- Tailored underwriting

Other Coverages available (on a monoline basis or in combination with other available coverages)

- Political Risk
- Kidnap & Ransom / Extortion Insurance
- Fiduciary Liability
- Directors & Officers
- Corporate Accident
- Out-of-Country Medical and Repatriation Insurance (Globe)

Submission Requirements:

- Detailed written submission
- A minimum of 5 years loss history
- Most recent financial statement, if available (required for some covers)
- Applications are required for D&O, E&O, Environmental and Professional Liability and Crime. We accept non-Chartis applications for quotation purposes.

Central Canada

Specialty	Team Member	Telephone	Fax	E-mail
Surety/Team Leader	Andrew Adams	416-596-3051	416-596-4068	andrew.adams@chartisinsurance.com
Casualty: Prim/Excess	Darryl DeSouza	416-596-3057	416-596-3045	darryl.desouza@chartisinsurance.com
CGL: Arch. & Eng.	Lisa Arsenault	416-496-3592	416-596-3045	lisa.arsenault@chartisinsurance.com
Environmental	Kim Shier	416-596-3910	416-596-3584	kimberley.shier@chartisinsurance.com
Global Energy	Mike Marino	416-596-4186	416-596-3916	michael.marino@chartisinsurance.com
Property	Tanya Mackenzie	416-596-4062	416-596-3031	tanya.mackenzie@chartisinsurance.com
Worldsource: Casualty	Bruno Jurgaitis	416-596-3066	416-596-3950	bruno.jurgaitis@chartisinsurance.com
Sales & Marketing	George Harris	416-596-4053	416-596-4053	george.harris@chartisinsurance.com

Eastern Canada

Specialty	Team Member	Telephone	Fax	E-mail
Casualty: Prim/Excess	David Rondeau	514-987-5310	514-987-5357	david.rondeau@chartisinsurance.com
CGL: Arch. & Eng.	Isabelle Legault	514-987-5303	514-987-5357	isabelle.legault@chartisinsurance.com
Property	Rob Williams	514-987-5320	514.987-5357	robert.williams@chartisinsurance.com
Worldsource: Casualty	Bruno Jurgaitis	416-596-3066	416-596-3950	bruno.jurgaitis@chartisinsurance.com
Sales & Marketing	Martin-Éric Côté	514-987-5377	514.987-5357	martin.cote@chartisinsurance.com

Western Canada

Specialty	Team Member	Telephone	Fax	E-mail
Casualty: Prim/Excess	Cynthia Davison	604-691-2935	604-692-2939	cynthia.davison@chartisinsurance.com
Property	Trudy Chow	604-691-2931	604-691-2939	trudy.chow@chartisinsurance.com
Sales & Marketing	Peter Fulton	604-691-2901	604-691-2939	peter.fulton@chartisinsurance.com



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Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

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