

Excess Construction Liability Insurance



Construction projects are exposed to significant risks and require coverages that help contractors and developers overcome risk challenges. A “routine” construction liability claim can quickly catapult into a catastrophic loss. Given the unpredictability of liabilities and litigation, sound insurance, and plenty of it, is vital to contractors.

Cat Excess Liability possesses a unique ability to provide its clients with a wide range of excess casualty construction alternatives, all backed by the strong financials and experience of the Chartis insurers.

Cat Excess Liability, a division of Chartis, is a leading provider of world-wide catastrophic excess casualty and financial lines solutions.

Cat Excess Liability can provide excess liability options for a number of construction classes:

- Operational/practice coverage for general contractors and trade contractors engaged in low hazard to high hazard construction, including homebuilders
- Wrap-ups (owner controlled insurance programs or contractor controlled insurance programs) for both building and construction exposures, as well as repair and maintenance work (e.g., maintenance of a plant or facility)
- “Rolling” wrap-ups, subject to certain underwriting parameters.
- Project-specific general liability coverage

Cat Excess Liability will entertain risks ranging from low to high hazard work, such as:

- Low hazard projects - commercial or government building renovation/upgrade projects
- Medium hazard projects - non-residential building construction, rental apartment construction, and healthcare/hospital facility construction
- High hazard projects - industrial facility construction, residential condominium construction including mixed-use projects, for-sale apartment construction, stadium/arena construction, waste water treatment facility construction, bridge construction, public transportation, and tunneling projects

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Coverage Highlights:

- Limits up to \$150 million available
- Follow form occurrence, follow form claims made, and integrated occurrence forms available
- Minimum attachment point typically \$50 million
- Architects & engineers (A&E) liability insurance also available on a project-specific basis, with an attachment point of \$15 million over existing Chartis insurers' A&E limits

Cat Excess Liability's clients also have access to Chartis' wide variety of risk management resources, underwriting, and claims expertise. Chartis' claims divisions have specific expertise in primary and excess property and casualty construction risks, as well as additional specialty areas such as financial lines, environmental, workers' compensation, toxic tort, healthcare, oil, and energy claims.

Contact

For more information, please contact Wayne Hummel at (770) 671-2414 or wayne.hummel@chartisinsurance.com, or visit www.chartisinsurance.com.



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.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at <http://www.chartisinsurance.com>. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.