

## Building Services Contractors



Building Services Contractors encounter unique, industry-specific risks, as well as substantial contractually required casualty exposures. At Chartis, we understand that effective risk management and loss prevention is critical to the success of a building services business and to the safety of its employees and contractors. The Commercial Risk division offers coverage broadening enhancements, combined with fully integrated loss control and claims services, to specifically meet the needs of businesses involved in building maintenance, cleaning and other services.

### Customer Profile

- Building Maintenance
- Building Operations
- Building Servicing Operations

### Building Services Contractor Coverage Enhancement

Expands the General Liability policy to provide:

- Enhanced coverage for damage to tools, equipment and property in the care, custody and control of the insured\*
- An additional limit of insurance for lost keys and the adjustment or installation of new locks
- Pollution coverage for pesticide and herbicide application conducted in accordance with local, state and federal regulations.

### Claims Management

Clients benefit from Chartis' unparalleled in-house claims operation, which has been providing claims services to the real estate industry for over 40 years.

- Designated real estate claims teams located at our claims service centers nationwide, staffed by dedicated claims adjusters for primary casualty real estate claims
- Support from our premier in-house defense attorneys, as well as access to a world-wide network of leading defense firms, investigative resources and forensic experts
- Access to other specialized resources, including Pre-Injury Consultants, Medical/Cost Containment Programs and a Fraud Investigation Unit
- **IntelliRisk®**. A web-based claims management system that provides accurate, real-time access to your claims data. Designed to help facilitate every step of the claim process, IntelliRisk allows you to report a claim, find nearby care, review claim details, generate management reports or communicate with claim specialists, brokers and underwriters.

\*Subject to a separate occurrence limit, a separate annual aggregate limit and a per occurrence deductible.

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## Global Loss Prevention

Building contractors benefit from the expertise and integrated services of our Global Loss Prevention team. Dedicated consultants partner with policyholders to customize loss prevention service programs aimed at controlling insurance loss costs, using a wide range of tools and expert resources tailored for real estate and building services exposures.

- Training Resources including web-based training, presentations and materials in English and Spanish
- Slip and Fall Prevention
- Material Handling and Repetitive Motion Assessments
- Hazardous Material Assessments for the use of chemicals, pesticides, herbicides, and exposures to biohazards impacting the workforce
- Customer Emergency Procedures
- Equipment Safety and Personal Protective Equipment
- Transportation of Employees and Equipment
  - Management Support/Direction
  - Driver Selection/Hiring
  - Preventative Maintenance

## RiskTool System®

A complimentary, web-based loss control solution that provides an easy-to-use platform for managing exposures and accessing industry-specific risk management tools. Through RiskTool, policyholders can build risk management programs, standardize loss control practices across an organization and access extensive training resources and global risk information. This system delivers real time, web-based safety and health information effective in helping to reduce both the number and cost of workplace accidents.

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Chartis is a world leading property-casualty and general insurance organization serving more than 70 million clients around the world. With 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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