

Construction Coverages

Primary Casualty Solutions for Small and Mid-Sized Contractors

Growth Enterprises provides comprehensive and competitively priced primary casualty solutions for small and mid-sized contractors. Whatever obstacles contractors may confront, our dedicated construction underwriting, loss control and claims experts can design comprehensive insurance programs to address even the most challenging construction risks.

Our veteran underwriters have years of experience writing construction industry business and can create customized programs to address almost any standard or specialized insurance requirements.

Coverage Highlights

- Premium and Policy Program offered
- Primary Casualty (\$100,000 Minimum Premium Combined)
 - Workers' Compensation
 - General Liability
 - Automobile Liability
- Monopolistic States (\$50,000 Minimum Premium Combined)
 - General Liability
 - Automobile Liability
- Automobile Physical Damage deductibles start as low as \$1,000. Workers' Compensation, Automobile Liability, and General Liability are written with no deductibles.

Value-Added Services

These highly-sought services are included with all policies:

- **eDelivery®:** Our online policy delivery system, makes issued policies and endorsements available to you via a secure Web site within 24 hours of issuance.
- **Construction-Dedicated Loss Control Services:** Our construction safety and loss control specialists offer comprehensive services that can include pre-job evaluations, job site audits, qualified OSHA construction safety training, motor vehicle fleet loss control programs, and accident investigations among other services. Working with the broker and client, we can create a customized program that can lower the client's cost of risk and increase safety in the workplace.
- **Construction-Dedicated Claims Services:** Construction claims require timely, accurate claims management that helps clients minimize claims-related exposures. With our nationwide network of workers' compensation offices, we can help clients control their workers compensation costs through a proactive and fair multi-faceted approach that includes disability management and early-return-to-work strategies. For liability claims, we offer in-house and external construction claims counsel to help keep your expenses low by avoiding unnecessary litigation and resolving cases quickly and cost-effectively.

We transform what's possible.

At Growth Enterprises, we're about transforming what you think is possible – boldly, effectively, distinctively.

Burgeoning enterprises of all shapes and sizes benefit every day from our insightful people, innovative products and industry-leading platforms. Help ensure your business keeps growing by placing our products and services with your clients.

Construction Coverages

Desired Classes

Will write coverage for contractors in all states except those domiciled in Alabama, Louisiana or lower New York State

• Eligible Classes:

- Plumbing
- HVAC
- Painting
- Carpentry
- Street and Road
- Masonry
- Excavation
- Electrical
- Concrete
- Millwright
- Sewer and Water

• Ineligible Classes:

- General Contractors
(will consider Workers' Compensation and Auto subject to \$100,000 minimum premium)
- Residential Contractors
(single family/town homes/condos)
- Roofers
- USL&H Contractors
- Marine Contractors
- Demolition Contractors
- Airport Related (air-side) Construction
- Asbestos Contractors
- Iron/Steel/Crane Classes
- Construction Suppliers
(e.g. Redi Mix; Dirt, Sand and Gravel Hauler, Truckmen, Material Suppliers/Wholesalers, Concrete Pumpers, Tree Trimmers)
- Contractors with
Non-Construction Operations
(e.g. Farms, Ranches, Retail Stores)
- Sprinkler Contractors
(installation and design)
- Rebar Contractors

New business submissions:

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or fax:

1.866.451.0765

To learn more:

1.877.TO.SERVE

e-mail:

geinfo@chartisinsurance.com

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