



The Contractors Segment from Crum & Forster offers broad primary and excess guaranteed-cost insurance coverage for mid-sized to large contractors that are primarily engaged in the commercial, industrial, and institutional construction space.

➤ Target Classes

- **General Contractors**
Industrial buildings, warehouses, non-residential construction
- **Highway and Street Construction**
(excluding major bridges and tunnels)
- **Water, Sewer & Utility Lines**
Communication line construction, underground utility
- **Electrical**
Wiring, electronic controls installation, environmental and energy management controls
- **Plumbing, Heating & Air Conditioning**
HVAC, process piping, refrigeration
- **Carpentry**
Cabinet building & installation, finish & trim work, garage door installation
- **Heavy Construction Equipment Rental & Leasing**
Associated with Construction
- **Excavation Work**
Excavation and grading, concrete foundations, landscaping
- **Equipment Installation**
Machinery dismantling / installation, millwright
- **Concrete Contractors**
Flat work, Foundations, concrete pumping less than 3 stories
- **Landscape Gardening**
Hardscape, installation of irrigation or sprinkler systems, lawn care operation
- **Steel Erection**
3 stories or less, ornamental and non-structural iron
- **Floor Covering**
Most floor covering classes including: tile, carpet, wood composite, concrete
- **Architectural, Engineering, Surveying Services**
Associated with Construction

➤ Coverages

- Workers' Compensation
- Commercial Auto
- General Liability
- Property and Inland Marine
- Supported Excess & Umbrella
- GL limits available per location and per project
- OCP & RRP available in support of written accounts
- Guaranteed cost / small deductibles

➤ Selected Coverages

- General Liability Extension Endorsement
- Additional Insured
- Insureds interest for liability arising out of participation in former Joint Venture
- Insureds interest for liability arising out of participation in Consolidated Insurance Programs: excess and difference in conditions
- Limited Jobsite Pollution
- Broadened Definition of Occurrence

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