



Construction



THINK UFG For your construction business

To get a quote, email the app to
doingbusiness@unitedfiregroup.com.
Our underwriters are here for you!

For a contractor, every day and every job is different. With coverage from UFG Insurance, contractors can be prepared for whatever the day and the job brings. We insure contractors of all sizes and specialties, offering a broad array of customizable coverages.

Key coverages

- Ultra Liability Plus endorsement — Automatic additional insured; broadened named insured; blanket waiver of subrogation; automatic aggregate limits of insurance (per location and per project); and more.
- Contractors equipment – installation, scheduled and unscheduled.
- Contractors errors and omissions.
- Umbrella and excess liability.
- Builders risk.
- Surety bonds.

Underwriting appetite

Desirable characteristics:

- In business under same ownership for 3+ years. If business has less than 3 years' experience, talk to your underwriter. Characteristics of the risk and the experience of the new ownership is worth a discussion.
- If subcontractors are used, a strong risk transfer agreement is important, as well as a strong certificate management process. Priority risk transfer items include:
 - Additional insured status from the subcontractor for ongoing and completed operations.
 - The subcontractor must carry minimum general liability limits of \$1M/\$2M.
 - Depending on scope of exposure, other minimum limits may apply for commercial auto, workers compensation and umbrella/excess.
 - The contract must include waiver of subrogation wording and apply to all applicable lines of coverage (commercial auto, general liability and workers compensation).
- Primary and noncontributory language should be present.
- Require 30-day notice of cancellation (NOC).
- Include an indemnity and hold harmless agreement.

Risks we write:

- Concrete.
- Dirt work (excavation and grading).
- Electrical.
- Fencing.
- Finish carpentry.
- Flooring.
- Heating and air conditioning.
- Landscaping.
- Masonry.
- Painting.
- Plumbing.
- Street and road.
- Commercial general contractors.
- Commercial roofing.





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Risks we avoid:

- Operations involved with environmental testing or contamination remediation (including but not limited to mold and asbestos).
- Alarm/security system monitoring.
- Fire/water restoration work.
- Fire suppression system installation.
- Urban or suburban tree removal work.
 - Grubbing work done by an excavation/grading contractor may be acceptable.
- Airport runway/control tower work.
- Power line work.
- Residential roofing.
- Interstate roadway construction.

Interested in cross-selling surety bonds?

Here's a few types of commercial surety and contract bonds UFG Surety offers for contractors. Find your surety contact under "Your UFG team" at ufgagent.com.

Contract surety

- Performance and payment bonds.

Commercial surety

- Union wage/welfare.
- Out-of-state contractors license bond.
- Right of way county or city required.
- Code compliance required by municipalities.
- Business services bond, while on premises of clients.



Learn more about our insurance for construction at ufgmarketingsolutions.com.

If there are any discrepancies between this flyer and the actual policy, the provisions of the policy shall prevail. Some states may not allow all coverages listed. Consult your underwriter about specific coverages available in your state.

This flyer is for informational purposes only and is accurate as of the publication date, may not reflect subsequent revisions, and is intended for use only by UFG Insurance agents and their customers and UFG Service Center employees. The terms and language in the insurance policy shall govern. UFG does not undertake any obligation to update the information contained in this brochure between publications.

Top reasons to place your business with UFG

1. Broad, competitively priced coverage.
2. Knowledgeable underwriting expertise.
3. Prompt, responsive and ethical claims service.
4. Complimentary risk control consultations.
5. Online account access for agents and policyholders.

