

# CONTROLLED INSURANCE PROGRAMS

Insurance built for your project.

## Protection from planning to completion.



In a fast-moving industry where hazards are found in just about every corner, effectively managing risk is critical to a project's success and your bottom line. The construction industry is complex, growing, and ever changing. You need an insurance carrier who understands your needs every step of the way.

As an experienced global insurer with a tradition spanning more than a century, we recognize that managing risk involves creating awareness of uncertainty, qualifying the risks, and managing controllable risks.

We pride ourselves on being a trusted and reliable partner, offering tailored insurance solutions that meet our clients' evolving needs. Let us show you what partnership looks like. Our products will help you navigate every phase of your project.

### Our Appetite

We underwrite across a broad spectrum of construction projects on a single project basis.

- We can lead projects of well over \$1B in contract value
- Owner Controlled Insurance Program (OCIP)
- Contractor Controlled Insurance Program (CCIP)
- Project Specific including Joint Ventures Project Programs

OCIPs / CCIPs are available on a single site or rolling project basis

### Territories Written

- United States
- Worldwide, for U.S. domiciled owners and contractors operating in Canada, Mexico, or overseas

### Our Offering

- Commercial General Liability: Single policy with Wrap – up endorsements, flexible limits and coverage based on exposure and program needs
- Flexible Retentions, but generally a \$250,000 minimum
- Construction periods 60 months or less, but longer terms may be considered
- Completed Operations up to Statute of Repose
- Single Project Professional Indemnity (SPPI)
- Owners Protective Professional Indemnity (OPPI)
- Excess Professional and TPL on 'follow form' basis for single site

### Types of Projects

- Sports and entertainment arenas
- Healthcare facilities
- Infrastructure
- Energy Projects
- Manufacturing facilities
- Rail
- Airports
- Public-Private Partnerships (P3s)
- Governmental
- Military

### Why HDI Wrap Up Products?

- Uniformity of insurance coverage and limits for all enrolled contractors and subcontractors, as well as the owner
- Dedicated general liability limits for the duration of the project and for completed operations
- Dedicated professional liability limits for the duration of the project and the extended reporting period (if applicable)

### Additional Products Offered

- Builders Risk Project Specific
- Construction All Risk (CAR) Project Specific
- Erection All Risk (EAR) Project Specific
- Operational Civil Works (CECR)
- Construction Property (IM & Related Property)
- Worldwide Open Cover

### Claims

Our philosophy is to always be approachable and available. Our highly experienced claims team works closely with our underwriters to provide fast and efficient claims handling. With our collaborative and consultative approach, we operate with sensitivity to your business circumstances. Clearly stated pre-loss protocols and claims procedures are agreed upon up-front. In managing claims to a fair settlement, we seek to minimize the impact of a loss to your business and preserve your reputation.

### Risk Engineering

With access to the latest technology and utilization of industry best practices, we provide a pragmatic approach to risk control. Globally, we employ a team of 180+ engineers, whose experience spans the following industries:

- Onshore energy
- Process industries
- Chemicals
- Power generation
- Heavy civil engineering construction



### HDI at a glance

- Backed by the Talanx Group, we have a Financial Size Category (FSC) of **XV (\$2 Billion or Greater)** and a Financial Strength Rating (FSR) of **A (Excellent)** by A.M. Best.
- Financial credit rating of **A+ (Strong)** S&P
- International network of local insurers in more than 150 countries, including owned operations in 39\*
- Uniform global insurance coverage and issuance of local policies in their respective language
- Dedicated account manager for the global program with optimum assistance at the local level
- Claims settlement in the United States and abroad

To learn more about HDI Global Insurance Company and our products and services, please visit [www.hdi.global](http://www.hdi.global)

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\*As of October 2018. Source: Global Division

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