

Primary and Excess Casualty coverages for Project Specific, and Wrap Ups

HDI Specialty Insurance Company → Construction

Protection from planning to completion.

HDI Specialty helps protect construction organizations financially from accidents that occur resulting from normal construction operations. These might include bodily injury, personal injury, and property damage claims involving owners of properties, general contractors or trade contractors.

Primary Casualty Product Overview

- Primary Limits Up to $2M/$4M/$4M
- Targeted Minimum Premium:
  - Project Specific: $100,000
  - Wrap Ups: $250,000
- Targeted Minimum Deductible:
  - Project Specific: $10,000 per occurrence
  - Wrap Ups: $25,000 per occurrence
- Targeted Minimum SIR:
  - Project Specific: $50,000 per occurrence
  - Wrap Ups: $100,000 per occurrence

Excess Casualty

- Targeted Limits Capacity
  - Lead (supported and unsupported): Up to $5M x/s $5M
  - Mid Excess:
    - $5M x/s $5M
    - $7.5M x/s $10M
  - High Excess: $5M x/s $25M
- Maximum Limits Capacity: $10M
- Targeted Minimum Premiums Subject to Limits Deployment
  - Project Specific
    - Lead: $75,000
    - Mid Excess: $100,000
    - High Excess: $75,000
  - Wrap Ups
    - Lead: $175,000
    - Mid Excess: $150,000
    - High Excess: $100,000

Our Offerings

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

- We can consider multi-year projects with construction values ranging from $25M up to $5B
- Owner Controlled Insurance Program (OCIP)
- Contractor Controlled Insurance Program (CCIP)
- Project Specific for GC and GC/Owners
- OCIPs / CCIPs are available on either a single site or rolling project basis
- Construction periods 60 months or less, but longer terms may be considered
- Products - Completed Operations up to Statute of Repose

Targeted Types of Projects and Wrap Ups

- Airports
- Apartments
- Bridges
- Commercial grade residential
- Detention centers
- Distribution centers
- Energy facilities
- Entertainment centers
- Healthcare facilities
- Hospitals
- Infrastructure
- Manufacturing plants
- Military housing
- Mixed use commercial grade structures
- Municipal projects
- Rail
- Shopping centers
- Sports areas
- Universities/student housing
- Warehouses
- Water treatment facilities

Prohibited Types of Projects
- Condos and town homes
- Custom Homes
- Data Centers for Primary Casualty
- New York for Primary Casualty
- Projects involving heavy traffic management
- Tract homes

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)

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.

Why HDI?

- ✓ Backed by the Talanx Group, we have a strong credit rating of A+ (stable) A.M. Best & AA- (stable) S&P
- ✓ International network of local insurers in more than 200 countries and territories, including owned operations in 35
- ✓ 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 our products and services, please visit **www.hdi.global**

Contact us for more information

Nicole Sorrells	Construction Casualty Lead	P 312.589.6738	nicole.sorrells@us.hdi.global
John Posa	Executive Underwriter – Primary	P 404.268.5263	john.posa@us.hdi.global
Kofi Sakyi	Executive Underwriter – Excess	P 312.589.6746	kofi.sakyi@us.hdi.global

HDI Specialty Insurance Company
161 N. Clark St., 48th Floor
Chicago IL 60601
www.hdi.global

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