

# CONSTRUCTION

## RECOGNIZED CONSTRUCTION PRACTICE LEADER FOR THE PAST 25 YEARS

When your clients choose Westchester Casualty, they get more than an insurance policy. They get a recognized construction practice leader for the past 25 years. They may be able to get policies on a project or practice basis as well as specialized general liability and umbrella coverages. They get a construction product offering that provides reliable protection to a broad range of contractors to help meet the challenges of today's business environment.

Project Policies	Practice Policies	Program Structures
<p><b>Preferred Client Characteristics</b> Construction Projects with \$10 million to \$200 million total construction cost</p> <p><b>Target Classes</b></p> <ul style="list-style-type: none"> <li>• GL only wraps</li> <li>• OCIP</li> <li>• CCIP</li> <li>• General Contractor Controlled</li> <li>• Owners Interest of Construction</li> </ul> <p><b>Non-preferred Classes</b></p> <ul style="list-style-type: none"> <li>• New York Contracting</li> <li>• West Coast Residential</li> </ul> <p><b>Enhancements Available</b></p> <ul style="list-style-type: none"> <li>• Blanket Additional Insured</li> <li>• Primary/Non-contributory</li> <li>• Extended completed operations</li> <li>• Term-of-project policies</li> </ul>	<p><b>Preferred Client Characteristics</b> Construction Companies with \$10 million to \$200 million of gross sales</p> <p><b>Target Classes</b></p> <ul style="list-style-type: none"> <li>• General Contractors</li> <li>• Steel Erection</li> <li>• Commercial Roofing</li> <li>• General Trade Contractors</li> </ul> <p><b>Non-preferred Classes</b></p> <ul style="list-style-type: none"> <li>• New York Contracting</li> <li>• West Coast Residential</li> <li>• Demolition/Blasting</li> <li>• Scaffolding Sales, Rental, Manufacturing</li> <li>• Shoring/Underpinning</li> </ul> <p><b>Enhancements Available</b></p> <ul style="list-style-type: none"> <li>• Per project aggregates</li> <li>• Blanket Additional Insured</li> <li>• Primary/Non-contributory</li> </ul>	<p><b>Deductibles</b></p> <ul style="list-style-type: none"> <li>• From \$5,000 to \$25,000</li> </ul> <p><b>Minimums</b></p> <ul style="list-style-type: none"> <li>• Primary premium of \$25,000</li> <li>• Excess premium of \$25,000</li> <li>• Deductibles up to \$25,000</li> </ul> <p><b>Limits</b></p> <ul style="list-style-type: none"> <li>• Primary 1/2/2 or 2/4/4</li> </ul> <p><b>Coverages</b></p> <ul style="list-style-type: none"> <li>• General Liability</li> <li>• Umbrella and Excess</li> <li>• Admitted paper available in all states</li> <li>• Non-admitted paper available in all states</li> </ul>

Ask your underwriter about our specialty products:  
ReWrap Protection<sup>SM</sup> and CoverChoice Protection<sup>SM</sup>

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