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ACE USA  
Construction  
Industry Practice

Today's business environment  
can be challenging.

Finding the right insurance  
for your construction projects  
shouldn't be.

ACE USA's Construction Industry Practice focuses only on the construction industry, helping to protect you and your business from the burden of the unexpected – from a minor set-back to a major job site catastrophe. If you're looking for property and casualty products or risk control services, we offer creative insurance and risk management solutions to fit your construction exposures.

Whether you're a contractor or construction project owner, we will work collaboratively with you and your broker to help develop effective risk management solutions that utilize both traditional and non-traditional approaches.

With demonstrated experience in the industry, projects undertaken by our clients have included:

- Airports
- Stadiums, arenas and sports venues
- Utility plants
- High-rise office buildings
- Hotels and resorts
- Correctional facilities
- Educational institutions
- Petro-chemical plants
- Wastewater treatment facilities
- Highways and roads
- Bridges
- Healthcare facilities

Our Construction Industry Practice will write for all classes of construction business, including large general contractors, construction managers, design and design/build professionals, specialty contractors, wrap-ups, and other project-specific risks.

#### Unique coverages

##### Weatherbacker<sup>SM</sup> Rain Days Delay

Provides coverage for each day of work lost as a result of a rain day delay after the agreed deductible (measured in rain days) is satisfied.

##### Environmental Risk: Contractors Pollution Liability

- Designed to offer protection for gradual, as well as sudden and accidental third-party environmental liabilities resulting from covered operations of an insured.
- Includes coverage for mold-related claims with mold awareness training provided at no additional costs to the insured.

##### Alternative Risk Solutions

Provides innovative insurance solutions for construction exposures, including captives, rent-a-captives and other non-traditional deductible options.

## We've Got You Covered, Start to Finish

Our range of products covers your construction project, from groundbreaking through ribbon-cutting.

ACE USA Construction Industry Practice products and services include:

- Architects & Engineers Professional
- Environmental, including Contractors Pollution
- Inland Marine, including Builders Risk & Contractors Equipment
- International Casualty, including Defense Base Act
- Property Terrorism
- Umbrella/Excess
- Weatherbacker<sup>SM</sup> Rain Days Delay
- Workers Compensation, General Liability & Auto Liability
- Risk Financing
- Wrap Ups
- Specialty Claims Construction Defect & Mold Unit
- Construction Risk Management Services

*This brochure is only a summary of the types of policies offered, and does not substitute or supersede the actual insurance policy. To review the terms, conditions, and exclusions contained in the actual policy, you must read the policy itself.*

## Experience the ACE USA Difference

In the ACE USA Construction Industry Practice, our exceptional team of underwriters and risk professionals understands the complexities of the construction industry and the exposures that you face.

### Expert Underwriting

- Experienced underwriting team
- Custom programs
- Broad coverage

### Skilled Risk Control Services

- Skilled risk engineers with specialized expertise in tunneling, bridges, highways, high-rise and nuclear facilities
- Comprehensive suite of services
- Consultative approach to loss prevention and mitigation
- Broad perspective on safety
- Long-term view

### Our Dedication to Claims Service

- Dedicated construction claims professionals
- Network of leading attorneys
- Medical cost containment programs and catastrophe management
- Specialized claims experience
- Global RiskAdvantage<sup>SM</sup> (advanced web-based risk management system)



# ACE USA Construction Industry Practice: Key Contacts

## **Geoffrey Hall, Senior Vice President**

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## **Product and Service Contacts**

### **Architects & Engineers Professional**

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### **Environmental, including Contractor Pollution Liability**

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### **Inland Marine, including Builders Risk & Contractors Equipment**

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### **International Casualty, including Defense Base Act**

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### **Umbrella/Excess Liability**

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### **Primary Casualty: Workers Compensation, General Liability & Auto Liability**

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### **ACE Construction — Claims**

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### **Risk Management Services**

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**ace usa**

INSURING PROGRESS®

**ACE USA**  
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ACE USA is the United States-based operating division of the ACE Group of Companies. Headed by ACE Limited (NYSE: ACE), the ACE Group of Companies is one of the world's leading providers of insurance and reinsurance, including financial services.

ACE Limited was established in 1985 in Bermuda to help meet a critical need for excess casualty insurance. In 1999, ACE USA was created following ACE Limited's purchase of CIGNA's global property and casualty insurance business.

As a result of this strategic acquisition, ACE can trace its history in the United States to 1792 when the Insurance Company of North America (INA) issued its first coverage on a transatlantic shipment from the United States to Ireland.