



CONCRETE CONTRACTING SOLUTION

CONCRETE CONTRACTING POLICY HIGHLIGHTS

- Property Insurance
- Business Income Insurance
- Equipment Breakdown Coverage
- Inland Marine Insurance
- Crime Coverage
- Commercial Automobile Coverage
- Commercial General Liability Insurance
- Excess Liability Insurance
- Directors & Officers Insurance

Plus automatic extensions, including:

- Product Recall Expense
- Negative Publicity

TARGETING MID-SIZE BUSINESSES

Specializing in Concrete contracting

- Concrete Formers
- Ready Mix Concrete
- Cement Concrete
- Paving
- Sand & Gravel

Tailored coverage for your specific needs

Concrete contracting requires unique expertise and coordination with other trades. Contractors are often present in the early phases of a job and set the stage for the rest of the project. That's why it's important to have an insurance partner who understands your unique risks from day one.

From loss of income due to equipment damage, to liability arising out of your operations, our comprehensive **Business Choice** policy provides a full suite of relevant coverages for concrete contractors. Our dedicated team of construction and contracting experts understands the need for speed, and is committed to providing quick response times for policy changes. We can also customize your policy to include comprehensive coverage for tools, equipment, liability and business vehicles. It's part of our commitment to providing a complete and tailored insurance solution.

Our dedication to your business begins long before the event of a claim. Whether it's performing dedicated project site visits or providing insightful guides and risk bulletins, our in-house Risk Services consultants offer a wealth of tools and services to help prevent potential risks associated with fire, theft, water damage, third party bodily injury and property damage exposures.

ABOUT US

Northbridge Insurance is a leading Canadian commercial insurer. Working closely with our broker partners, we focus on understanding the needs of our customers and on creating solutions that keep them safer and make a difference to their success.

Learn more at www.northbridgeinsurance.ca.



Business Choice — Concrete Contracting Solution

KEY COVERAGE	WHY YOU NEED IT	HOW THE COVERAGE MAY HELP YOU
Installation Floater	The Installation Floater provides coverage for installation projects, including coverage for labour and materials at various sites.	A contractor is remodeling a home and installing new hardwood floors. The storage facility where the hardwood was being stored burns down. The Installation Floater extension includes coverage for property in temporary storage.
Contractor's Equipment Floater	The Contractor's Equipment Floater covers the loss or damage of mobile equipment and tools.	A mobile aerial lift left unattended at a construction site goes missing. Under Contractor's Equipment Floater , the theft of the lift would be covered. Any resulting loss of income would also be covered for up to \$25,000.
Rip & Tear	In the event that concrete tested by an accredited agency does not meet strength requirements, the Rip & Tear extension covers expenses that arise from removing defective concrete and the cost to return the project to where it was before the concrete was determined to be defective.	After pouring the concrete for a foundation, it is determined that the finished concrete work does not meet the contractual specifications and therefore must be removed. Though there has been no property damage, Rip & Tear pays for the costs borne by the concrete contractor to break up and remove all the defective concrete, replace the forms and rebar.
Non-Owned Automobile	Non-Owned Automobile coverage protects contractors against claims arising from employees driving their own vehicles on company business.	The contractor sends an employee to pick up tools from an equipment rental company. The employee uses his own vehicle to pick up the tools and en route gets into an accident. His own insurance is insufficient for the bodily injury and damage caused to third party property that he is legally liable for. The Non-Owned Automobile policy is intended to respond in this case.
Additional extensions include:	<ul style="list-style-type: none">• Difference in Deductible: Reimburses a contractor's share of a deductible under any other installation coverage or Builders Risk policy in place.• Contract Penalties: Pays for breach of contract for non-completion of work due to a covered loss.	

Ask us about other included features:

- Equipment Leased or Rented to Others
- Replacement Cost
- Rental Reimbursement
- Fungi & Spores (up to \$250,000 included)