



# Contractors' Choice<sup>SM</sup>

Insurance Designed for Contractors. By Contractors.



## A PROVEN PROGRAM TO REDUCE LOSSES SINCE 1996

When your construction projects' General Liability insurance options are many, it is more important than ever to recognize that not all insurance products are equal. With CONTRACTORS' CHOICE from Pioneer Programs, we combine insurance coverage with proven risk management techniques to align the insurer and insured's common goal to construct a quality project, free of defects with a low risk of general liability lawsuits.

## THE RISK MANAGEMENT DIFFERENCE

### Proprietary Process →

Through the identification of key loss causing factors, we have developed processes to reduce liability with proven techniques to organize and manage loss control and safety procedures. Strategic quality control will reduce construction defect hazards; stronger contracts will transfer risk and result in more cost effective dispute resolution; safety plans reduce third party and worker injury, and documentation practices will have insureds' prepared to defend lawsuits that may come several years after they have completed a project.

### Contract Reviews →

Recognizing that the Insurance Policy is just one of several contracts that could dictate how a claim scenario plays out for an insured, we provide sample contractual wording for risk transfer - including indemnification agreements and insurance requirements - and to ensure that liability related disputes are handled through cost effective processes - with mediation clauses and Repair Law compliance.

### Documentation →

In the case of Products Liability, a contractor must demonstrate that the highest degree of care was taken in the execution of the product. We provide a proprietary Resource Binder with the forms and checklists needed to internally document a quality and safe construction process, in conjunction with Loss Control and Peer Review firms. We have partnered with a firm that can provide both warranty service and follow-up with buyers at competitive terms. When the project is finished our insureds have strong documentation to defend against a potential lawsuit.

### Safety →

We provide Site Safety Plans designed by construction loss control specialists to address hazards that could result in both third party and worker injury. General Liability exposures (including action over) will be controlled in conjunction with Worker's Compensation exposures. Site visits ensure that proper site safety processes have been implemented. The number one cause of death and injuries in U.S. construction is falls, accounting for 33% of fatalities and 24% of non-fatal injuries. Our program will augment existing safety programs by incorporating safety protocols committed to achieving a zero accident work site.



## COVERAGE – BETTER BY DESIGN

### High Limits →

- We offer primary limits up to \$2M/\$4M/\$4M
- Plus \$8M Lead Excess – ensure uniform claims handling approach on both layers

### Coverage →

- We offer defense outside of the limit on Commercial and select Residential projects
- Term Endorsement includes Bodily Injury and Physical Damage for Repair Work during the Statute period (up to 10 years)
- Optional Cross Suits exclusion with Designated Named Insured Exception
- Broad Named Insured wording
- Coverage for operations incidental to the project
- Deductible versus Self Insured Retention for Commercial Risks

### Competitive →

Attractive Pricing on select risks balance a competitive marketplace with long term stability. Minimum Premiums for wrap-ups are \$50,000 (\$35,000 for Project Specific)

### Claims Expertise →

Our domestically based TPA Partner and our Coverage Counsel are dedicated Construction Defect experts who fight to ensure insured's are not held responsible for unwarranted claims

### Stability →

Our facility has continuously served contractors since 1996 and is written on A.M. Best "A" XV paper, while maintaining strong relationships with all prior carriers

### Experience →

Our underwriting staff averages 20+ years serving contractors

## DESIGNED BY CONTRACTORS. FOR CONTRACTORS.

**CONTRACTORS' CHOICE** was designed by interviewing over 100 contractors to ensure that our Program is properly focused on what our Insureds' need from their insurance carrier. That's how we know that, along with price - Coverage, Risk Management, Claims Handling, and Stability is the formula that continues to place **CONTRACTORS' CHOICE** as the leading product in the marketplace.

## LEARN MORE

Visit **[www.pioneerprograms.com](http://www.pioneerprograms.com)** or have your insurance agent or broker call us at **626-696-3040**

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