

Construction



Construction contractors face particular challenges: deadlines, delays, weather, transient workforces. And then there are physical hazards such as property damage and theft. The good news is that International Marine Underwriters® (IMU) has your clients covered with insurance solutions* for the construction industry. IMU's regional, full-service focus means our network of professionals know the local environment and can respond quickly. Add in financial stability and our strong relationships with local agents and brokers, and you have a comprehensive, dependable inland marine protection that helps you maintain your competitive edge.



A longtime ocean marine leader, we have exceptional expertise and experience enabling us to tailor the right coverage solution to meet your particular needs.

Specialized Protection

Our construction product combines property, contractor's equipment, builder's risk, and installation protection in one state-of-the-art coverage form. And if a loss occurrence triggers multiple coverages, your client pays only one single-occurrence deductible.

Coverage

- Additionally acquired equipment
- Building ordinance
- Construction documents
- Construction models
- Construction signs
- Construction trailers and contents
- Cost to reerect undamaged scaffolding and forms
- Additional debris removal
- Delay-in-completion expenses
- Employee tools and clothing
- Escalation
- Expediting expenses
- Expendable supplies—"green" upgrades
- Inventory or appraisal
- Equipment leased, rented or borrowed from others
- Equipment leased, rented or loaned to others
- Fungus, wet rot, dry rot
- Permission to occupy
- Pollutant cleanup and removal
- Preservation-of-property expenses
- Rental expense reimbursement
- Service work
- Spare parts
- Plants, trees, shrubs



International Marine Underwriters

is a brand of OneBeacon Insurance Group that focuses on ocean and inland marine insurance. Know-how is pivotal in building a thriving business, and in delivering the right solution to help protect it. As a longtime leader in the industry, IMU's exceptional expertise means you will receive tailored coverages to handle your particular risk exposures. We are backed by superior claims service and regional underwriting specialists who are experts in the field. Our regional, full-service focus means our network of professionals know your local environment and can respond quickly.

OneBeacon Insurance Group Holdings, Ltd. ("OneBeacon") is a subsidiary of Intact Financial Corporation (TSX: IFC). OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident and health; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare; management liability; ocean and inland marine; public entities; technology; and tuition refund.

Why IMU?

- Our highly specialized inland marine experts know the local market and are empowered to handle most underwriting and claims issues.
- Our proactive risk control programs focused on preventing losses; in addition to working with customers to develop action plans, we visit job sites to deal directly and expeditiously with risk control issues.
- Our network of claim professionals in more than 150 countries, who ensure fair and expedient claim resolution.
- Our customers can report a claim 24 hours a day, seven days a week. We pledge to have our experienced claims representative contact them within 24 hours of their report.
- Our collaborations with DPL America, National Equipment Register and Lojack offer an extra layer of protection against construction equipment theft. Customers may be entitled to discounts from these vendors; and IMU may apply a deductible waiver, under certain circumstances, for equipment that uses GPS tracking technology.

Superior Claims Service

No matter how much you prepare, claims will happen, and IMU is ready to help. From the initial loss report to claims resolution, our highly dedicated, experienced worldwide network of claim professionals will partner with you to ensure fair and expedient claim resolution.

For more information contact us at service@imu.com or 866.468.5097.

You can also find us on:



*Coverages are underwritten by Atlantic Specialty Insurance Company. This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions.