



Construction @vantage

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 Construction @vantage!

As a longtime leader in the industry, our exceptional expertise means you will receive tailored coverages to handle your particular risk exposures. And 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.

Specialized Protection

Construction @vantage 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 & contents**
- ▶ **Cost to reerect undamaged scaffolding & forms**
- ▶ **Additional debris removal**
- ▶ **Delay-in-completion expenses**
- ▶ **Employee tools & 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 & removal**
- ▶ **Preservation-of-property expenses**
- ▶ **Rental expense reimbursement**
- ▶ **Service work**
- ▶ **Spare parts**
- ▶ **Plants, trees, shrubs**

For more information visit imu.com or contact:

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IMU. A Member of the OneBeacon Insurance Group.

Five Great Reasons to Put the Power of IMU to Work for Your Construction Clients

1. Our highly specialized inland marine experts know the local market and are empowered to handle most underwriting and claims issues.
2. 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.
3. Our network of claim professionals in more than 150 countries, who ensure fair and expedient claim resolution.
4. 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.
5. 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.

International Marine Underwriting is a member of OneBeacon Insurance Group, Ltd. Please refer to the actual policies for exact coverage descriptions and limits; exclusions and deductibles may apply. Coverages are subject to policy terms and conditions and may not be available in all states. This program may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company and The Employers' Fire Insurance Company.

About International Marine Underwriters

International Marine Underwriters traces its roots to the early 1900s, and offers a full range of ocean and inland marine insurance solutions. Ocean marine products include, but are not limited to, commercial hull and marine liabilities at both the primary and excess levels; ocean and air cargo with coverage extensions such as inland transit, warehousing and processing; yachts; and several marine "package" products with comprehensive property, auto and liability coverage. Inland marine solutions include builders' risks, contractors' equipment, installation floaters, fine arts, motor truck cargo, transportation, miscellaneous articles floaters, warehousemen's legal liability, energy and other inland marine opportunities. IMU is a member of OneBeacon Insurance Group.

About OneBeacon Insurance Group

OneBeacon Insurance Group, Ltd. is a Bermuda-domiciled holding company that is publicly traded on the New York Stock Exchange under the symbol "OB." 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. OneBeacon's solutions target ocean and inland marine; entertainment, sports and leisure; group accident; crop; public entities; technology; tuition refund; professional liability; environmental; excess property; programs; and commercial surety. For further information about our products and services visit: www.onebeacon.com.



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