

Northbridge Insurance

More than just a policy; a complete solution

CONCRETE CONTRACTING

Business Choice policy* offers:

- 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

Ideal for:

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

The Northbridge Insurance® Concrete Contracting Solution

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.

Why choose a Northbridge Insurance policy?

With a Northbridge Insurance policy, you get solid coverage from a financially stable Canadian insurer*; one who believes in a close and collaborative partnership with you and your insurance broker to meet all of your needs.

For more information visit www.nbins.com.

Concrete Contracting

Coverages to suit your unique needs

Key coverage	Why you need it	How the coverage may help you
Installation Floater	The Installation Floater provides coverage for your installation projects. It includes coverage for labour and materials at various sites.	A contractor unloads a pile of rebar to be used for the reinforcement of concrete at a new job site. The following day, workers discover that the rebar was stolen overnight. The Installation Floater will cover theft of materials awaiting installation.
Contractor's Equipment Floater	Contractor's Equipment Floater covers the loss or damage of mobile equipment and tools.	A large mobile concrete mixing machine is left on-site for the duration of a road maintenance project. After the weekend, extensive damage to the machine is discovered as a result of vandalism. The Contractor's Equipment Floater provides coverage for this type of loss. Any resulting loss of income would also be covered for up to \$25,000.
Rip & Tear	If concrete tested by an accredited agency does not meet strength requirements, the Rip & Tear extension covers the expenses to remove the defective concrete. It also covers the cost to return the project to its previous state.	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, and any other costs to return the project structure to where it was before the concrete was found to be defective.
Non-Owned Automobile	Non-Owned Automobile protects contractors against claims arising from employees driving their own vehicles for 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 Builder's 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)

Please contact your broker for the full list of coverages in our **Business Choice** policy.