

LIABILITY

Liability Construction at a glance



The Business We Write

Coverage	Capacity	Term
Practice Policies	\$25M Limits Admitted Follow Form Coverage \$10M Minimum Attachment Point	1 year
Two-Line Project Policies for Commercial Contractors	Same as above	Up to 15 years - combined policy term & completed operations

Segments	Appetite
Type of Construction	Commercial Grade (Steel / Concrete), Large scale projects with highly skilled labor
Type of Contractor	Less than 10% residential, General Building Contractors, Interior Trade Contractors (Electrical, Finished Carpentry, HVAC, Cabinetry), Site Prep Contractors (Grading of Land, Utility Installation Without Hookup)
Type of Properties	Commercial Property, Apartments, Hotel, Hospital, Student Housing, Prisons, Military, Firehouses are considered acceptable. Single family homes, Long term Care or Assisted Living, Condos, and HOA's are out of appetite

Standard & Poor's

AA

A.M. Best

A+

Restrictions:

NY Labor Law (NYC and Buffalo): \$25M Attachment Point

Residential greater than 10%

Limited in CA, FL & WA and other high hazard Construction Defect (CD) states

As well as states with subsidence hazards

Out of Appetite:

Street & Road Construction

EIFS / Stucco Installation

Waterproofing / Fireproofing

Wood Frame Construction

Bridges, Tunnels, Dams

Roofers

Why brokers and their clients choose Allianz for Construction Liability

The world's largest Property & Casualty insurer

More than half of the Global Fortune 500® trust Allianz for liability coverage.

Industry leading capacity

Market-leading capacity positions
Allianz to lead the largest domestic and international projects.

End-to-end coverage

Ability to provide a policy term from initial construction through to the operational phase.

Highly-experienced underwriters

Our underwriters are specialists and highly skilled at handling construction risks. They understand our customers' business firsthand and are able to deploy significant capacity on a global scale.

Financial strength

With consistently strong solvency ratios and prudent investment strategies, clients and brokers rely on Allianz for long-term sustainable strength.

Expert Risk Consulting

Our multi-disciplined team of chartered Engineers and Risk Consultants provide technical expertise and risk management solutions across a wide range of commercial and industrial operations.

Market-leading claims expertise

Our technically qualified team includes lawyers and other specialists offering claims expertise by building long-established relationships.

Additional products and services:

- Alternative Risk Transfer
- Aviation
- Energy & Construction
- Entertainment
- Financial Lines
- Marine
- Middle Market
- Multinational Solutions
- Programs
- Property (including Highly Protected Risk)
- Risk Consulting

For more information please contact:

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