

The construction industry faces many risks, from falling objects and electrical hazards to risks associated with excavations, construction defect and contractual risk transfer and business owners need a partner they can trust. At CopperPoint, we understand the risks and can structure comprehensive, multi-line solutions to fit the needs of each unique customer. Come for the expertise, stay for the service - we've got you covered.

### Unparalleled Expertise

We specialize in Construction. From comprehensive products to distinct industry expertise, we strive every day to help drive down loss costs for our customers - ultimately lowering their risk profile, creating a safer workplace and reducing insurance costs.

### Best-in-Class Service

Our vision is to be the preferred partner for business owners, agents and brokers in every local community we serve. That's why our commitment doesn't end once the underwriting is complete. In fact, this is just the beginning of our relationship. Our robust commitment to client service results in deep relationships, in-depth knowledge of clients' business operations and tailored risk management programs.

### Loss Control

Our Loss Control professionals bring years of experience and safety certifications to the table. Our vast expertise in the construction industry and OSHA regulation knowledge can help mitigate risk.

- **Jobsite Safety & Security:** Assess your jobsite safety program and the site for sufficient premises liability controls.
- **Risk Transfer:** Review risk transfer controls regarding your overall Certificates of Insurance program and documentation.
- **Equipment & Tools:** Equipment and tool security assessments are provided. Review best practices for key control, equipment tracking, operational and maintenance programs, etc.
- **Shop & Yard:** Perform property conservation visits at your facilities as well as premises liability evaluations.
- **Commercial Auto:** Evaluations to ensure adequate controls are in place for any size fleet. Review and assist with your Fleet Safety Program to confirm key components are covered. Driver monitoring (Samba Safety) services and information on telematics / GPS solutions are provided.
- **Training:** We provide technical and training resources.

### Property & Casualty Solutions for the Construction Industry

#### Products

- General Liability
- Property
- Auto
- Inland Marine
- Crime
- Cyber
- Umbrella

#### Targeted Classes

##### Commercial

- General Building Contractors
- Electrical
- Plumbing/HVAC
- Masonry
- Civil – Excavation, Earthwork, Utilities, Street and Road
- Street and Road/Asphalt
- Drywall



## Claims Services

Our in-house property & casualty claims professionals are responsive, experienced, and dedicated to meeting the needs of our policyholders. We provide the knowledge and care our customers expect and deserve, including:

- Proactive, timely resolution of claims in accordance with industry best practices.
- A dedicated in-house claims team providing faster response and personalized service.
- Quality, timely communication between adjusters, policyholders, and our agent/broker partners at every stage of the claim.
- Active collaboration with our underwriting and loss control departments to minimize frequency and severity of future loss exposures.
- 24/7/365 catastrophic scene response with industry experts, attorneys, and investigators as needed to preserve critical evidence and protect policyholder interests as early as possible.
- 24/7/365 claims reporting by phone and/or email and claim resources to help policyholders understand the claims process.

## About CopperPoint:

Founded in 1925, CopperPoint Insurance Companies is a super-regional, leading provider of workers' compensation and commercial insurance solutions in the western region.

CopperPoint is committed to meeting the evolving needs of our partners and customers. We do this through comprehensive

insurance solutions and risk management and loss control services in combination with our expertise and drive to find the right solutions. A partnership with CopperPoint means service excellence every step of the way.



## The CopperPoint Difference

At the heart of everything we do is a person. A human being with hopes, dreams, challenges, goals. A worker, an employer, a partner, a colleague, a neighbor.

And we're the ones they trust to help make their lives safer, stronger, more fulfilling.

It's why we're driven to do more and be more to those we serve. Because every moment of every day is a chance to change what insurance really means to people.



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All CopperPoint Family of Insurance Companies are rated A (Excellent) by AM Best.

COPPERPOINT | ALASKA NATIONAL | PACIFICCOMP

Available in Alaska, Arizona, California, Idaho, Montana, Oregon, Washington

This information is provided as a general overview. Actual coverage and services may vary and is subject to policy language as issued. Coverage is underwritten by one of the CopperPoint Family of Insurance Companies ("CopperPoint") and is offered through licensed agents and brokers. CopperPoint Insurance Company and its subsidiaries carry AM Best ratings of "A" (Excellent). California policies are underwritten by Pacific Compensation Insurance Company and Alaska National Insurance Company.

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