



WELCOME!!
The Construction Webinar
will begin after our Introduction.

Think Premier...
for all your Specialty needs



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ABOUT PREMIER

- Established in 1989 – 30 years and still growing!
- Over 160 employees across 7 locations
 - 5 in Canada & 2 in the US
- Administering over 130,000 policies
- Products developed in-house, unique to Premier
- Domestic and London security with a min. rating of A- [Best's]



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PREMIER ENTITIES



Premier Marine Insurance Managers Group (WEST) Inc.
offers specialty personal lines insurance products and is Canada's largest provider of boat and yacht insurance.



Premier Canada Assurance Managers Ltd
offers specialist commercial insurance, including:
Construction, Environmental, Professional Liability, and Specialist Casualty.



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ENVIRONMENTAL LINES

- Contractors Pollution Liability
[annual coverage, or project specific]
- Environmental Liability [site specific]
- Tank Owners
- Environmental Engineers & Consultants



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CONSTRUCTION RISKS

- Builders Risk
- Wrap-Up Liability
- Project Specific Pollution Liability
- Contractors GL
- Contractors Equipment



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SPECIALTY COMMERCIAL LINES

- Drones
- Non-Profit Organizations
- Fitness Studios
- Tanning Salons
- Beauticians and Medi-Spas
- Tattoo & Piercing Artists
- Individual Practitioners
- Social services / Abuse / Rehab Clinics
- Assisted Living
- Daycares



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MARINE LINES

- Boat Dealers, Marinas, & Yacht clubs
- Hull and P&I
- Marine Liabilities
- Cargo

All types of recreational watercraft including:

- Runabouts
- Ski Boats
- Aluminum Boats
- Pontoon Boats
- Trawlers
- Cabin Cruisers
- Sailboats
- Sea Doo's & Jet Skis



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We are constantly innovating and adding new products.

Be the first to know and learn about our latest product offering and updates...Follow Premier Group of Companies on **LinkedIn**

To ensure you know the latest and greatest, visit our website at www.premiergroup.ca where you can also access application forms, policy forms and instant online quoting/issuing **PRESTO**



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BUILDING YOUR BOOK WITH CONSTRUCTION



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CONSTRUCTION IN CANADA

Economy leader

- >1 million jobs
- 1 in 13 workers in Canada
- Almost \$60 billion in wages
- 36% Ontario
- 18% Quebec
- 17% Alberta
- 16% BC
>350,000 firms
- 70% of firms less than 5 employees
>\$200 billion in economic activity



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CONSTRUCTION CHALLENGES

Efficiency is key

- price & time fixed
penalties for deadlines



Unexpected challenges inevitable

- Loss can delay or halt project entirely = Builder's Risk policy

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AGENDA

- Exposures
 - Property
 - Unique to COC
 - Liability
- Types of Projects
- Submissions
- Loss Prevention
- Other Exposures
 - Contractors
 - Pollution
- Takeaways



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Exposures - Property



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BUILDING WITH PREMIER – CAPACITY

Wood Frame Construction
up to



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COMMON PROPERTY EXPOSURES



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ADDITIONAL COVERAGE OPTIONS

- Earthquake
- Flood



Coverage & rates vary by territory

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PROPERTY INSURED

Property Insured

- Property in course of construction, installation, reconstruction or repair
- Expendable materials & supplies necessary
- Owned by Insured (or others if included in valuation)



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ADDITIONAL COVERAGES



Bylaws

Expediting

- Reduce delays



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ADDITIONAL COVERAGES

Testing and Commission

- Of recently installed systems (not existing)
- Limited to # of days



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BUILDING YOUR BOOK WITH BUY BACK OPTIONS

Equipment Breakdown

- Building's systems – heating, electrical, AC, elevators
- Buys back excluded perils
 - Mechanical breakdown
 - Arcing,
 - Motor burnout, short circuit



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WRAP UP – ADVANTAGES

- First Response to Claim
- No finger pointing or multiple adjusters determining responsibility
- Completed Operations – 12, 24 or 36 months
- Uniformity in limits, coverage & expiry dates
- Confidence in security
 - as some trades/subs may not be able to purchase appropriate insurance or limits
- Minimum Premiums as low as \$2,500 (\$5 million)!!!



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LIABILITY CAPACITY

Limits up to
\$50 million!





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WRAP UP – COMMON CLAIMS

Completed Operations losses

Damage to neighbouring buildings

Injury to:

- Third parties coming on site
- Passers by





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Types of Projects



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TYPES OF PROJECTS – SINGLE FAMILY HOMES



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TYPES OF PROJECTS – HOMES UP TO \$2 MILLION



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TYPES OF PROJECTS – MAJOR RENOVATIONS



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TYPES OF PROJECTS – HIGH NET WORTH CLIENTS



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TYPES OF PROJECTS – UNIQUE BUILDS



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TYPES OF PROJECTS – MULTI UNIT RESIDENCES



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TYPES OF PROJECTS – COMMERCIAL



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TYPES OF PROJECTS – RENOVATION OR COC?

When does a renovation become a COC?

- Structural
- Building envelope
- Lifting, raising, moving
- Project value (% or \$)



Coverage considerations

- Existing building
- Increased value upon completion
- Occupancy



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RENOVATIONS – EXTENSION VS COC?

Coverages

- Named Insured – contractors not included
- Other Property
- Equipment Breakdown – Testing & commissioning
- Delayed opening
- Soft costs

Other considerations

- Aggregates
- Annual expiry
- Claims history



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TYPES OF PROJECTS – BLANKET



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CHARACTERISTICS OF A BLANKET POLICY

- Covers all of a builder's project throughout a policy term
 - Most common for single family homes incl townhomes (6+)
- Not site specific, but may have territorial limitations
- Max limit / structure
- Loss occurring

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ADVANTAGES OF BLANKET POLICY

- Annual review / adjustment
 - Deposit based on anticipated # of projects
- Consistency in terms / warranties
- Avoid last minute binds & extensions
- Extensions for coverage upon completion (show homes)





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BREAK TIME – 15 MINS

Our Webinar will resume shortly – Please answer our Poll during the break.

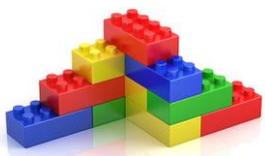


Keep the questions coming! You have our undivided attention for 45 more minutes!!



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Building your Submission





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BUILDING YOUR SUBMISSION – PREPARATION

Review construction plan/contract (& lender documents)

Insurance requirements & Indemnity sections

- What coverage required
- Who's responsibility to place coverage
- Recovery rights / waivers
- Who's responsible for which losses



- Completion expectations / requirements / terms

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BUILDING YOUR SUBMISSION – NAMED INSURED

Owner or General Contractor / Project Manager / Engineer

- Confusion over who's responsibility it is to insure property at risk – can delay binding
- Refer to contract

Additional Insureds

- Subcontractors
 - Often have interest in property / labour costs until paid
- Mortgagees / lenders

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BUILDING YOUR SUBMISSION – NAMED INSURED

CCDC Extension

- Named Insured - All contractors and/or all subcontractors but not including suppliers who perform no work at the construction site, consulting engineers or consulting architects.
- Resultant Damage definition
- Other terms & conditions

*Canadian Construction Documents Committee

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SAFETY CONSIDERATIONS

- Site Cleanliness & Accessibility
 - Equipment & tools locked
 - Temporary railings or barriers
 - Fencing/Hoarding to prevent access
 - during & after hours



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SAFETY CONSIDERATIONS

- Security & Fire Protection
 - Hydrants clear & maintained
 - Monitored alarms
 - After hours watchman or video surveillance
 - Firebreak for large projects
- Preparedness
 - Extreme weather
 - Drainage
 - Dryers
 - Monitoring for extended shut downs (weather/holidays)



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SAFETY WARRANTIES

- Refuse
- Fencing
- Fire Fighting & Hydrant
- Firebreak Spacing
- Hourly Patrol / Watchman



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UNIQUE TO PREMIER – APPLICABILITY CLAUSE

What is the onus of the Insured?

With Premier...

- If there's a technical breach by sub-trade, claim may still be paid if Insured exercised appropriate **proper diligence**

Standard forms..

- Technical breach = no cover





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PREMIER'S APPLICABILITY CLAUSE

The insured is required to do all reasonably possible to ensure all of the following warranties are compiled with. Reasonable actions include, but are not limited to:

- a) Incorporating these warranties **into contracts** with the sub-trades (where appropriate). Where there is no contract between the insured and a sub-trade, the insured must give **written notice** of these warranties to the appropriate sub-trade.
- b) The insured is expected to follow through with **occasional checks** of the project site to ensure the sub-trades actions are not leading to a breach of any of these warranties.
- c) Where a project **safety manual or procedure manual** is in place, the insured is expected to write these warranties into the manual so all employees and other stakeholders in the project can review.



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PREMIER'S LOSS CONTROL PROGRAM

- Value added – no cost to insured
- # of visits vary by project
- Identifies potential hazards
- Identifies possibly warranty breaches
- Deficiencies reported to Insured and broker
- Welcomed by Insureds





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THE BEST CLAIMS SERVICE AND NOTHING LESS



Melissa Porritt
Director of Claims

We hope your client doesn't have to experience a claim, but if they do, Premier is committed to providing first class service to our customers!

Premier's claims department is made up of professionals with over 100 years collective experience! Check out our website for current testimonials.

Here are a few...

"Top notch service. I will continue to insure with you and also recommend you to friends... etc"
Trail, BC October 7, 2019

"Our claim was handled in a timely manner and the adjuster was very efficient and professional"
Toronto, ON June 8, 2019

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PREMIER'S LOYALTY PROGRAM



Claims Free Bonus

Profit Sharing

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Building with Contractors



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PREMIER'S TARGET CLASSES

- Electrical
 - Incl high hazard work
- HVAC & AC
- Welders
- Roofers
 - Excluding hot work
- Restoration / Remediation
- Underpinning
- Excavation
- Building Raising / Moving
- Structural Renovations
- Water Proofing
- Concrete Paving

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CONTRACTORS PACKAGE – PROPERTY

- Property
 - Contents - Office equipment, computers
 - Misc Prop floater (laptops)
 - Package extensions
- Business Interruption
 - Extra Expense
 - Profits
- Crime \$10,000 DDD
 - Customer's Interest



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CONTRACTORS PACKAGE – CGL

- Limits up to \$5 million
- Standard extensions
 - Employment Practices
 - Employee Benefits
 - Non Owned Auto
- Contractor extensions
 - Blanket Additional Insured
 - Faulty Workmanship
 - Product Recall
 - Difference in Conditions
 - Pollution S&A
 - Forest Fire Fighting Expense



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BUILDING WITH CONTRACTOR'S POLLUTION



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CONTRACTORS POLLUTION LIABILITY

- Gradual – not just Sudden & Accidental
- Clean up and Restoration Costs
- Incidental Transit
- Emergency Response Costs
- Automatic Extended Reporting (60 days)
- Emergency Claims service with Environmental Specialists
- Premiums starting at \$2,000



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HOW TO ACCESS PRESTO – OPTION 1

From Premier's main page: <http://premiergroup.ca>

Regions: Canada (excluding Quebec) | Quebec

About Team Careers Contact **Apply to be a Broker** Home

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Products/Forms Claims Seminars **PRESTO**
Quote -> Policy Issue

Q Find applications, wordings, forms and more... Search

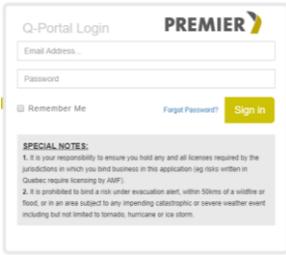
Classes

- Professional Liability (B&O / D&O / MID / M&I)
- Environmental Liability
- Construction Risks
- Specialty Commercial Lines
- General Commercial Property
- Marine - Commercial
- Marine - Pleasurecraft
- Personal Lines

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LOGIN TO PRESTO – CREATE AN ACCOUNT



Register: [Click here to create an account](#) (note account approvals may take up to 72 hours).

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BUILDING YOUR BOOK WITH CONSTRUCTION



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CONSTRUCTION TAKEAWAYS

1. Constant monitoring
Binding, extensions, increased costs
2. Big Picture
Wrap Up, Blanket, CPL, Loss Prevention
3. Premier Advantages
Applicability Clause, Loss Control & Loyalty program, Claims

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WANT 'PREMIER' PROTECTION – CALL A PREMIER UNDERWRITER TODAY!

Canada – Toll Free – 866-316-2622 – No Voicemail!

Underwriters available – 8:30am EST to 5pm PST

Presto – 24 / 7

Emails – firstname.lastname@premiergroup.ca



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YOUR PREMIER SPECIALISTS

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604-669-5211

Eastern Canada
519-850-1610

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jacquelyn.igbinedion@premiergroup.ca

New submissions: newbizconstruction@premiergroup.ca

Or visit our website: www.premiergroup.ca



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We will email you your certificate & a PDF of this presentation once we verify our attendance reports.



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