

Construction



At Nationwide®, we take pride in delivering on our promise through our claims-handling. Our dedicated, in-house claims teams understand the nuances of construction primary and excess claims. They provide the specialized and personalized support the insureds require.

Take a look at the following scenarios that demonstrate how Nationwide has the right coverage solutions to help protect clients in the event of a loss.

Scenario 1

The insured is building a custom home. The clients ask the insured to store their custom windows at the construction site until the insured is ready to install them. Prior to the installation, the employee of the insured accidentally backs into the windows with a forklift, causing them to break.

On the commercial general liability policy, there may be no coverage for this “property damage” because it was in the insured’s care, custody or control at the time of the occurrence.



Protection provided

The contractors extension endorsement can allow coverage up to \$10,000 per occurrence/aggregate for “property damage” of others in the insured’s care, custody or control, subject to certain exclusions. This additional coverage is not subject to a deductible.

Scenario 2

The insured land developer rents a small airplane to inspect a large tract of vacant land for his next housing development. While in flight, the plane is engulfed in a dust storm, and the turbulence causes injury to the photographer the insured hired to take photos of the land.

Under a typical commercial general liability policy, there might not be coverage for this injury because it arose out of the insured’s use of an aircraft rented to him.



Protection provided

The contractors extension endorsement can provide coverage for injuries otherwise excluded, on an excess basis, providing an extra layer of protection for the insured.

Each claim is handled on the basis of its individual facts and circumstances and in accordance with policy language, including applicable exclusions, conditions and limitations. Insurance overview is for informational purposes only and does not replace or modify the definitions and information contained in individual insurance policies or declaration pages, which are controlling. Terms and availability vary by state and exclusions apply.



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Scenario 3

The insured is providing construction safety oversight for a large project. There is a fire at the insured's on-site trailer, damaging its computer equipment (containing its project management software and related data for this project). Under the typical commercial general liability policy, there might be an exclusion for property damage to "electronic data."



Protection provided

The contractors extension endorsement can provide \$100,000 of coverage for damage to or loss of use of "electronic data" which results from physical injury to tangible property.

Scenario 4

The insured was the general contractor for a newly constructed apartment complex. After the project was completed and the policy period had expired, there was a significant rain event which caused water intrusion into the apartment complex. The owner has made a claim against the insured and the roofing subcontractor for alleged defective installation of the roof.

In many jurisdictions, there might not be any coverage for this incident because the property damage occurred after the policy expired.



Protection provided

The project-specific and/or wrap-up extension endorsement can provide extended coverage for bodily injury or property damage at the covered project up to the statute of repose or statute of limitations in the applicable jurisdiction, whichever is longer, providing additional coverage for the insured beyond the policy period.

Scenario 5

The general contractor obtained a wrap-up extension endorsement for the project. The insured was a participating framing subcontractor. After the insured's work on the project was completed, a fire broke out due to the actions of a subsequent contractor on the project, causing damage to the insured's framing work. Under the commercial general liability policy, there might be an exclusion for property damage to the insured's completed work which would exclude coverage for the damaged framing.



Protection provided

The project-specific and/or wrap-up extension endorsement can eliminate the exclusion for damage to the insured's work (and damage to the insured's product), providing additional coverage to the insured.



To learn more about our construction liability coverage solutions, visit our website at nationwide.com/brokers.

The information provided should not be relied on as legal or insurance advice or a definitive statement of the law in any jurisdiction. For such advice, an applicant, insured, listener or reader should consult their own legal counsel or insurance consultant. Actual coverage is subject to the language, terms and conditions of the policies as issued. Coverage may not be available in all jurisdictions. No liability is assumed or created by reason of the information contained herein.

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