

NORTH AMERICA

Capabilities to service the Construction Industry



At Sompo, we deeply understand the construction and real estate development industries. We provide insurance solutions that cater to every construction phase, from design to occupancy. We collaborate closely with our clients and brokers to offer tailored coverage, risk control, and claims services that protect our client's bottom lines and reputations from the impact of risks associated with the construction industry. Our commitment is to put our clients at the center of everything we do so they can focus on what they do best - designing, building, and developing.

PRODUCT	TARGET CLASSES	RISK TYPE	CAPACITY
Primary General Liability - E&S ^{1,2} (Non-admitted)	General ContractorsCommercial Trade ContractorsDevelopers	Practice and Project-specificWrap-Ups	 Up to \$5M/\$5M/\$5M for select risks Per project aggregates Annual aggregate reinstatements
Excess Liability – E&S ^{1,3} (Admitted and Non-admitted)	 General Contractors Commercial Trade Contractors Developers New York Construction 	 Practice and Project-specific Owners Interest Wrap-Up (OCIP/CCIP) 	 Wrap-up minimum attachment \$10M unless supported Wrap-up \$5M supported Lead Excess capacity Maximum capacity of \$15M per risk at appropriate attachment points Maximum Global capacity of \$25M per risk across all Sompo Excess Casualty departments at appropriate attachment points Ability to quota share layers
Excess Liability – Retail ² (Admitted and Non-admitted)	 General Contractors Commercial Trade Contractors Project policies include but are not limited to the following: Hospitals Higher Education Data Centers Industrial & Distribution Centers 	 Practice and Project-specific Wrap-Ups New York Construction excess of \$25M 	 Generally deploying \$10M - \$15M Up to \$25M available globally at appropriate attachment points Lead, Stand-alone Excess, and Follow-Form Excess layers within the first \$125M Ability to quota share

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PRODUCT	TARGET CLASSES	RISK TYPE	CAPACITY
Inland Marine - Builders' Risk and Contractors Equipment (Admitted and Non-admitted)	General ContractorsTradesDevelopersBuilding OwnersMunicipalities	 Practice and Project-specific for total costs up to \$100M Contractors' equipment, including cranes 	 Generally deploying \$10M - \$15M contingent on construction type Unlimited TIV for Equipment; \$50M maximum limit
Engineered Risk (Non-admitted)	Contractors All RiskErection All RiskCivil Infrastructure	 Project-specific (Single Location) Quota share and Excess layers 	 Up to \$100M Projects of all sizes considered for Erection All Risk coverage and Civil Infrastructure Projects
Contract Surety	General ContractorsMajor TradesRoads and HighwaysCivil Infrastructure	Practice and Project-specific	Aggregate bond limits up to \$400M for qualified clients
Architects & Engineers / Design Professional Liability (Non-admitted)	Architects & EngineersDesign Firms	Professional fees up to \$150M	 Up to \$10M contingent on risk Practice policy primary Follow-Form Excess
Environmental – Contractors Pollution Professional Liability (Non-admitted; Admitted where permitted by state deregulation laws)	 Contractor Types: Environmental, Specialty and Trade, Industrial, and General Contractors Professional Services: Environmental Professionals and Consultants Project Delivery Methods: Design-Bid-Build, Design Build, and Construction Management, Engineering, Procurement, and Construction (EPC) 	 Practice and Project-specific Coverage parts are available as a combined package or a la carte with shared or separate dedicated limits 	 Capacity varies by risk Primary and Follow-Form Excess or Construction for risks of all size Project term length plus Completed Operations/ Extended Reporting Period up to 17 years
Environmental – Owners Site Environmental Impairment Liability (Non-admitted; Admitted where permitted by state deregulation laws)	 Manufacturing, Warehouse, Assembly, and Property Ownership Real Estate Portfolios and Development Program Types: Operational and Transaction-based programs Project Owner Scope: Institutional, Commercial, Multi-Family Buildings, Infrastructure, Industrial Construction and Heavy Construction 	 Practice and Project-specific Coverage parts including Protective Professional, OCIP-CPL and Site Pollution are available as a combined package or a la carte with shared or separate dedicated limits 	 Capacity varies by risk Primary and Follow-Form Excess or Construction for risks of all size Project term length plus Completed Operations/ Extended Reporting Period up to 17 years

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About Sompo

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 130 years of innovation of our parent company, Sompo Holdings, Inc., Sompo employs approximately 9,500 people around the world who use their in-depth knowledge and expertise to help simplify and resolve your complex challenges. Because when you choose Sompo, you choose **The Ease of Expertise.™**

"Sompo" refers to the brand under which Sompo International Holdings Ltd., a Bermuda-based holding company, together with its consolidated subsidiaries, operates its global property and casualty (re)insurance businesses. Sompo International Holdings Ltd. is an indirect whollyowned subsidiary of Sompo Holdings, Inc., one of the leading property and casualty groups in the world. Shares of Sompo Holdings, Inc. are listed on the Tokyo Stock Exchange.

