



Nationwide CustomSolutions® for Middle Market Construction



Take advantage of our specialized expertise.



We work with agents to tailor insurance solutions for the Construction industry and for each specific customer.



You'll work with a dedicated construction team for underwriting, loss control services, claims and premium audits.



We provide Construction-specific risk management expertise, programs and resources to help customers prevent losses.

Rated

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AM Best

Received: 12/07/23

Nationwide® is a national carrier that writes business in

46 states

and the District of Columbia.

Our target classes include:

NAICS	General Contractors
236220	Commercial Building Construction
236220	Institutional Building Construction
236210	Industrial Building Construction

NAICS	Heavy Construction
237110	Water and Sewer Line Construction
237310	Street and Road Construction
238910	Excavation and Site Preparation Contractors

NAICS	Specialty & Trade Contractors
238210	Electrical Contractors
238220	Plumbing, Heating and Air-Conditioning contractors
238350	Finish Carpentry Contractors
238110	Poured Concrete Contractors
238140	Masonry Contractors
238320	Painting and Wall Covering Contractors
238340	Flooring Contractors
238340	Tiles and Terrazzo Contractors

Our construction focus

Unique benefits of working with Nationwide include a limited distribution model, a broad guaranteed-cost construction risk appetite and a strong bias toward risk selection over class underwriting. We're committed to supporting contractors while ensuring robust risk management services tailored to their specific needs.

Middle Market requirements

Our target account size:

\$750,000 or more in Construction payroll

\$100,000 or more in total account premium

All lines of business

Underwriting submission guidelines

- Completed and current ACORD applications
- Minimum 5 years currently valued loss runs
- Completed contractor questionnaire
- Job list or work in progress report
- Drivers' list for MVR evaluations
- Contractual risk transfer (CRT) program and executed subcontractor agreement
- Loss control presurveys — adequate lead time is essential

Coverage highlights for Construction

General Liability ConstructionGard® Enhancement Endorsement

Included coverages (not limited to):

- Additional Insureds
- Aggregate Limited per Project
- Blanket Waiver of Subrogation
- Broad Form Named Insured

Additional Insured

If needed, optional endorsements available; primary and noncontributory for the additional insured if required by written contract.

Inland Marine

- Builder's risk broadening endorsement
- Contractor's equipment broadening endorsement
- Installation broadening endorsement

Business Auto

Gold and Platinum endorsements boost auto coverage for anything from additional insureds and emergency lockouts to extended towing and transportation expenses.

Workers' Compensation

Coverage solutions and valuable programs to support workers including:

- Comprehensive safety programs
- 24/7 Nurse Triage and claims reporting
- Medical provider network
- Return-to-work program



Valuable additions

- Commercial Umbrella
- Property Protection Plus Endorsement
- Cyber Liability
- EPLI

We know risk factors vary from one account to another. We encourage you to call us with any questions about renewals or new business that aren't included in our class guidelines.



For more information about our Construction focus, products and services, contact your Nationwide representative.