Building Confidence for Canada's Contractors

Contractors face increasingly complex risks.

From environmental exposures and job site liabilities to contractual obligations and emerging regulatory requirements, today's contractors require more than a standard insurance solution.

Markel's Contractors & Trades team combines deep construction expertise, specialized underwriting and comprehensive insurance solutions designed specifically for contractors, trades and construction-related businesses.

Whether supporting a local specialty trade contractor or a large infrastructure operation, we work closely with brokers to provide responsive underwriting, broad coverage and long-term partnership.

Why Markel?

- Dedicated Contractors & Trades underwriting specialists
- Industry-leading Contractors Pollution Liability expertise
- Flexible CGL, Property and Excess Liability solutions
- National underwriting capability
- Responsive decision-making and broker partnerships
- Capacity for complex and difficult-to-place risks
- Strong appetite for construction-related operations



Who We Insure

Markel focuses on a broad range of contractors, trades and construction service providers.

Target Classes

- Commercial general contractors
- Highway, road & paving contractors
- Excavation & grading contractors
- Sewer & watermain contractors
- Utility contractors
- Demolition contractors
- Electrical contractors
- Concrete & masonry contractors
- Steel erectors
- Environmental remediation contractors
- Equipment rental operations
- Welding contractors
- Spraying contractors
- Abatement contractors

Selective Classes

Subject to additional underwriting review:

- Structural trades
- HVAC & mechanical contractors
- Roofing contractors (excluding heat operations)
- Plumbing contractors
- Waterproofing contractors
- Snow removal contractors (outside Ontario)

Outside Appetite

- Oil & gas
- Airports & aircraft operations
- Railroads
- Mining
- Residential fuel delivery
- HVAC contractors with residential fuel oil exposure

Comprehensive Insurance Solutions

Commercial General Liability

- **Limits up to $10M available with coverage tailored to construction-related exposures.**

CGL Coverage Enhancements

Built for Construction Risks

Enhanced coverages available include:

- Sudden & accidental pollution
- Errors & omissions extensions
- Fungi, mould & spores
- Forest fire fighting expenses
- On-hook Liability
- Rip & tear coverage
- Contractors rework

Available limits vary by coverage.

Contractors Pollution Liability

Limits up to $25M available. Designed to address environmental liabilities arising from contracting operations, transportation exposures and completed operations.

Umbrella & Excess Liability

Capacity up to $25M for larger construction risks and complex liability programs.

Maximum combined limit for CGL and Umbrella & Excess is $25M.

Property Solutions

Capacity up to $30M including:

- Buildings
- Contents
- Business interruption
- Contractors equipment
- Installation floater
- Tool floater
- Inland marine coverages

Cyber Coverage

Limits up to $150,000 available.

Legal Expense Coverage

Broad legal assistance solution supporting contract disputes, legal advisory and employment-related support services through ARAG.

Why Pollution Liability Matters

Environmental exposures are increasingly present in construction operations. Even routine work can create pollution liabilities, including:

- Excavation activities
- Contaminated soil disturbance
- Fuel and lubricant releases
- Utility installation projects
- Demolition operations
- Environmental remediation work
- Transportation of waste materials
- Mould and environmental contamination

Many contractors mistakenly believe these exposures are fully covered under a traditional CGL policy.

Markel Advantage

Our Contractors Pollution Liability solution can help protect contractors against:

- Third-party bodily injury
- Property damage
- Clean-up costs
- Transportation pollution exposures
- Non-owned disposal site exposures
- Emergency response expenses
- Completed operations pollution claims

Value Added Services

Access to:

- Legal helpline services
- Contract review support
- HR assistance resources
- Legal document centre
- Risk management guidance

Available through our legal expense partnership with ARAG.

Our Team

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