



## Street and Road Contractors

General Liability | Property | Auto | Inland Marine | Crime | Cyber | Umbrella

### Coverage for Your Industry

CopperPoint is a trusted insurance partner of street and road contractors. With today’s street and road companies facing some of the most hazardous operations, selecting the right commercial insurance provider is crucial to your business. We are proud of the coverage and collaboration we provide street and road contractors in Arizona.

### Why CopperPoint?

Our value as a strategic partner is clear. We offer:

- A deep understanding of the Arizona marketplace. Founded in 1925, CopperPoint is an Arizona-based super regional insurance company providing commercial property and casualty and workers’ compensation insurance solutions.
- Financial strength and stability with an A (Excellent) rating by AM Best
- A commitment to personalized claims and loss control services
- Long-term partnerships based on mutual success

### Coverage Solutions

**General Liability** – protects against third-party damages resulting from covered claims of others for bodily injury and/or property damage. Also provides defense costs and attorney fees associated with third-party lawsuits.

**Property** – protects buildings, business personal property and loss of income in the event of direct physical loss or damage.

**Automobile** – We provide coverage for damage incurred to your fleet of autos and for the covered claims for bodily injury and property damage incurred by others caused by the operation of your fleet.

**Inland Marine** – provides protection for your unique property that is either excluded or covered only on a limited basis within the standard commercial property form.

**Cyber** – Cyber insurance is now a critical piece of protection for your business. Safeguard your assets, your customer data and your peace of mind with a cyber insurance policy.

### Claims Services

Our in-house property & casualty claims professionals are responsive, experienced, and dedicated to meeting the needs of our policyholders. We provide the knowledge and care our customers expect and deserve, including:

- Proactive, timely resolution of claims in accordance with industry best practices.
- A dedicated in-house claims team providing faster response and personalized service.
- Quality, timely communication between adjusters, policyholders, and our agent/broker partners at every stage of the claim.
- Active collaboration with our underwriting and loss control departments to minimize frequency and severity of future loss exposures.
- 24/7/365 catastrophic scene response with industry experts, attorneys, and investigators as needed to preserve critical evidence and protect policyholder interests as early as possible.
- 24/7/365 claims reporting by phone and/or email and claim resources to help policyholders understand the claims process.

## Loss Control Services

Our Loss Control professionals bring years of experience and safety certifications to the table. Our vast expertise in the construction industry and OSHA regulation knowledge can help mitigate risk for your street and road contractor operations.

**Risk Transfer:** Review risk transfer controls regarding your overall Certificates of Insurance program and documentation.

**Jobsite Safety & Security:** Assess your jobsite safety program and the site for sufficient premises liability controls. Our goal is to decrease the possibility of injury to unwanted trespassers or anticipated visitors. Review your plan and site access controls for keeping third parties or inspectors safe. We can work with you on controlling slip, trip, and fall hazards that are typically prevalent at jobsites.

**Equipment & Tools:** Equipment and tool security assessments are provided. Review best practices for key control, equipment tracking, operational and maintenance programs, etc.

**Shop & Yard:** Perform property conservation visits at your facilities, as well as premises liability evaluations.

**Commercial Auto:** Evaluations to ensure adequate controls are in place for any size fleet. Review and assist with your fleet safety program to confirm key components are covered. Driver monitoring (Samba Safety) services and information on telematics / GPS solutions are provided.

**Training:** We provide technical and training resources. Our Loss Control Toolbox offers 24/7 access to our policyholders and includes a learning management system (LMS), safety videos and much more.

