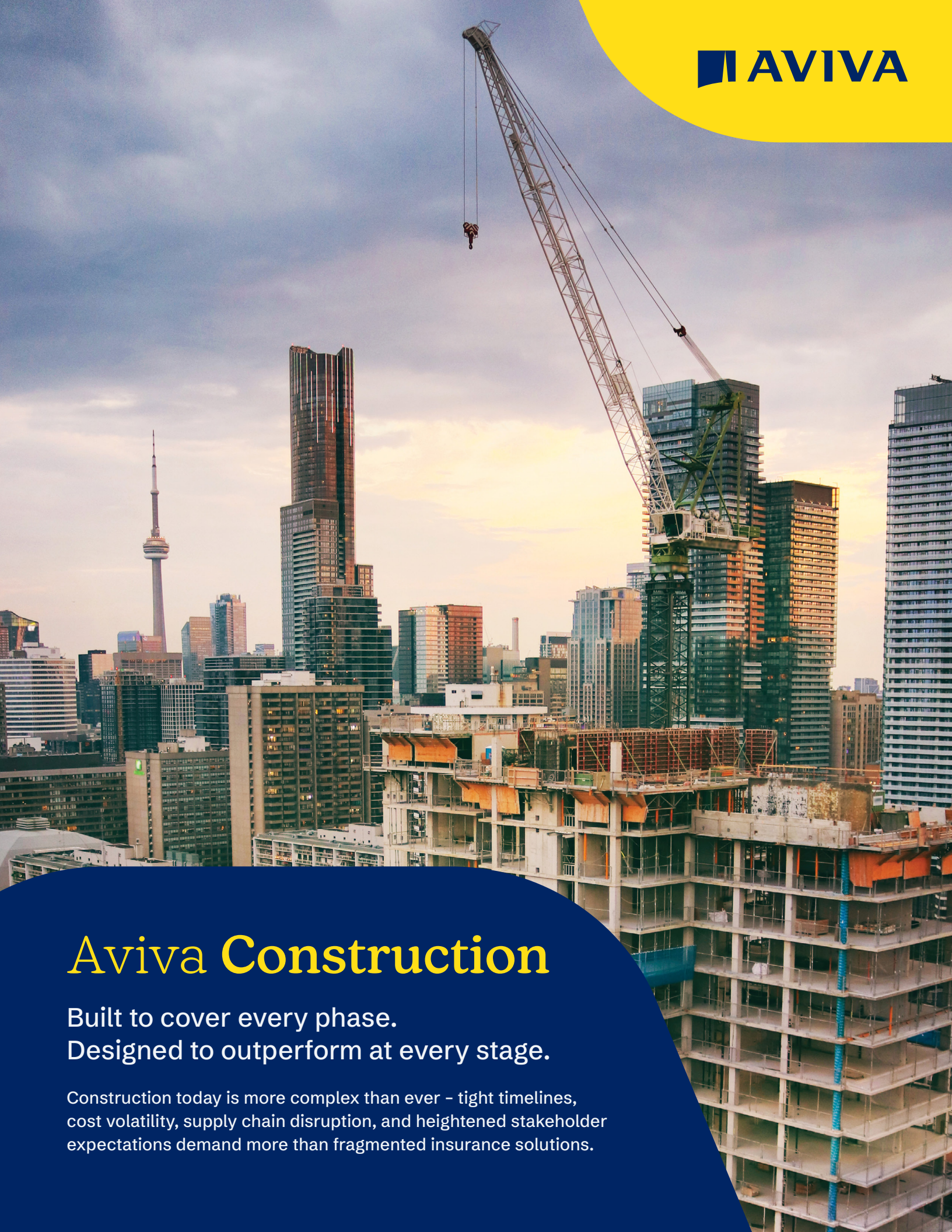


A photograph of a construction site in a city, likely Toronto, with the CN Tower visible in the background. A large crane is lifting a load over a building under construction. The sky is a mix of blue and orange, suggesting sunset or sunrise. The foreground shows the skeletal frame of a multi-story building with orange safety netting on some levels.

Aviva Construction

Built to cover every phase.
Designed to outperform at every stage.

Construction today is more complex than ever – tight timelines, cost volatility, supply chain disruption, and heightened stakeholder expectations demand more than fragmented insurance solutions.

Aviva Construction brings it all together.

A truly holistic construction offering that brings together insurance, surety, risk management, and claims expertise – delivered through one team, across every stage of your project.

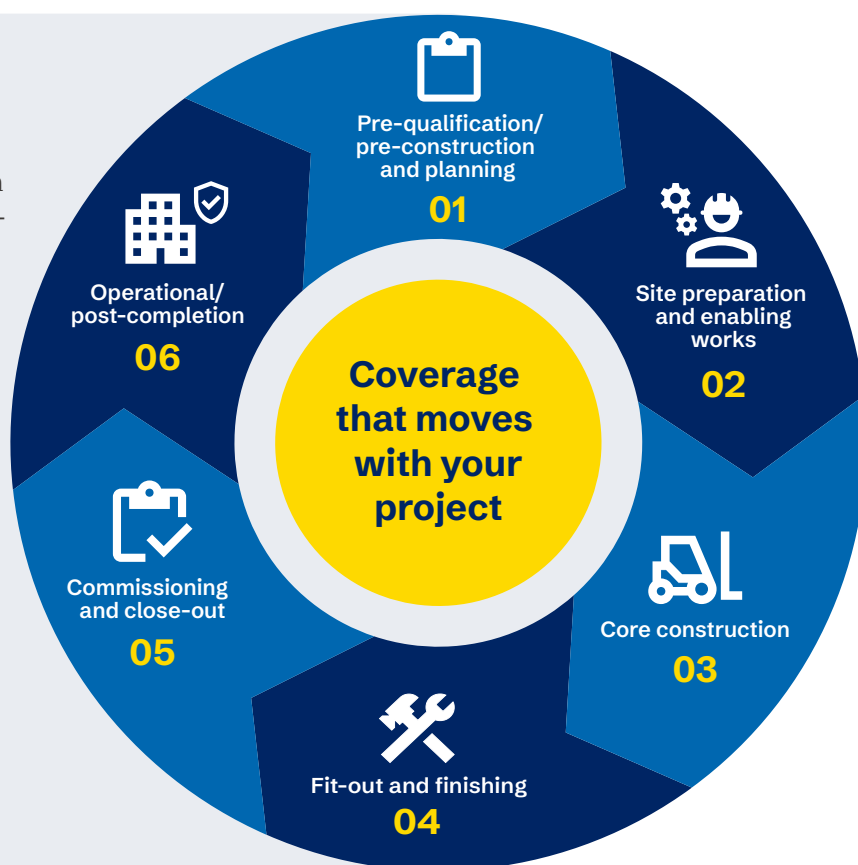
One partner. Total project confidence.

Unlike traditional insurers that focus on isolated policies, Aviva takes a portfolio-wide, lifecycle-driven approach – aligning coverage, capital, and risk insight from pre-construction through post-completion.

We bring together the right expertise at the right time to help you:

- make smarter, data-driven decisions
- reduce volatility across projects and portfolios
- execute with confidence – no matter the scale or complexity.

Aviva's integrated solutions evolve with your project, so you're protected from start to finish.



Why Aviva

Traditional approach

Fragmented, reactive, policy-based

Aviva Construction

Integrated, proactive, lifecycle-driven

We don't just insure projects – we help you deliver them more successfully.

Comprehensive construction protection

We provide a full range of solutions designed to work together, including:

Core construction coverages

- Course of Construction (COC)/Builder's Risk

Covers physical loss or damage during construction – including materials, structures, and temporary works.

- Wrap-Up Liability (OCIP/CCIP)

Provides centralized liability coverage for all project stakeholders, helping reduce gaps, disputes, and administrative complexity while improving cost certainty.

Expanded risk and financial solutions

- Surety bond facilities (not one-off bonds, but scalable capacity aligned with your growth)
- Property and Casualty (P&C)
- Commercial Auto
- Contractor's Equipment and Equipment Breakdown

Weather and delay protection

- Parametric Weather Insurance

Predefined payouts triggered by measurable weather events (e.g., rainfall, temperature), helping manage delays, protect cash flow, and reduce uncertainty without waiting for traditional claims adjustment.

More specialized protection ahead

- Subcontractor Default Insurance (SDI)
- Project specific Errors and Omissions (E&O)

The Aviva advantage: Integrated expertise

1. Unified team approach

You work with a single, coordinated team across underwriting, risk engineering, surety, and claims – so nothing gets missed.

2. Deep construction specialization

Industry-specific expertise tailored to your project type, from commercial builds to large-scale infrastructure.

3. Advanced risk engineering

Through Aviva Risk Management Solutions (ARMS), we help you identify and manage risk early, including:

- project scheduling and planning
- site safety and operations
- fleet and equipment management.

4. Holistic risk alignment

We consider risk, capital, and performance together – so your insurance program actively supports business growth, not just protects against loss.

Creating a sustainable future requires action

Creating a sustainable future requires coordinated action across industries. At Aviva, we have set an ambition to become a Net Zero company by 2040¹. As part of this commitment, we support clients in the renewable energy sector and the construction industries that help bring these projects to life.





Build with **confidence.**

To learn more about how Aviva **Construction** can support your next project, contact your broker.

aviva.ca

¹ www.aviva.ca/about-aviva/sustainability/acting-on-climate-change

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CS-26-12779 05/26

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