## Aviva Middle Market Solutions

## Appetite guide

Contracting and construction segment



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## Appetite guide Contracting and construction segment

Sub-segment	🕢 What we write	() What we may consider	X What we don't write
New building construction	<ul> <li>Residential, commercial and builders risk</li> </ul>	<ul> <li>Mobile home, pre-fabricated housing</li> </ul>	
Building component	<ul> <li>Fence, glazier, cement and concrete work, masonry, brick laying, stone work, plastering, terrazzo and tile work</li> <li>Commercial building alteration, renovation</li> </ul>	<ul> <li>Underpinning, pile driving, underground concrete work</li> <li>Building insulation, waterproofing operations, radon mitigation</li> <li>Residential building renovation or alteration</li> </ul>	<ul> <li>Pile driving – oil and gas lines. Insulation removal – mould and fungus remediation</li> <li>UFI, lead, asbestos remediation and removal</li> </ul>
Civil construction	<ul> <li>Driveway and parking area construction – ground level or multi level</li> <li>Sidewalks</li> <li>Grading of land – not excavation</li> <li>Bridges or highway bridges less than 300' in length</li> <li>Highway, street, road construction</li> </ul>	<ul> <li>Piers, docks, levees, breakwaters, dams, reservoir incl. hydro-electric</li> <li>Bridges or highway bridges more than 300' in length</li> </ul>	• Airport runway, railroad
Surface/ subsurface contracting	<ul><li>Sewers, water main, steam main</li><li>Excavation</li></ul>	<ul> <li>Pipeline, gas main</li> <li>Equipment storage – with or without service – repair</li> </ul>	<ul> <li>Building raising, moving</li> <li>Subways and tunnels, shaft sinking and shipwright operations</li> </ul>
Electrical/ plumbing	<ul> <li>Electrical contractor - residential, commercial or industrial</li> <li>Telephone line, underground cable, electric light, power lines</li> <li>Solar energy</li> <li>Irrigation, drainage system, sewer and drains cleaning, steam fitting</li> </ul>	<ul> <li>Plumbing residential, commercial or industrial</li> <li>Sprinklers installation</li> <li>Water softening and water treatment equipment</li> </ul>	• Sprinkler installation with failure to perform
Installation services/ maintenance services	<ul> <li>Conveyor systems, sign, antenna, septic tank, above-ground tank, swimming pool</li> <li>Boiler - residential, commercial or industrial</li> <li>Painting and paper hanging, interior decorating, house furnishing, acoustic ceiling, floor covering</li> <li>Building cleaning, street cleaning - no snow removal</li> </ul>	<ul> <li>Underground tanks</li> <li>Tent erection, removal and repair</li> <li>Snow removal, clearing or ploughing</li> </ul>	<ul> <li>Fire extinguishing equipment servicing, refill</li> </ul>
Machinery/ equipment	<ul> <li>Millwright, agriculture</li> <li>Contractor equipment rented to others with or without operator</li> <li>Rental stores</li> </ul>	<ul><li>Elevators, escalator installation</li><li>Rental of cranes, derricks</li></ul>	
Metal fabrication	<ul> <li>Sheet metal</li> <li>Iron or steel erection - structural or non structural</li> <li>Doors, windows, awning, siding and eaves</li> </ul>	<ul><li>Welding, brazing or cutting</li><li>Playground equipment installer</li></ul>	

