

INSTITUTIONAL CONSTRUCTION

Construction dust can reach occupied rooms.

Schools and hospitals may remain open during work. Review site separation, specialty systems and bonded obligations.

RISKS WORTH DISCUSSING

- 01 Work near occupied facilities
- 02 Specialized systems exposure
- 03 Loss to the structure under construction



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Or call
800-777-1872



Coverage worth discussing



General liability

Covers injury or damage near active work zones.



Builders risk

Protects institutional structures during construction.



Professional liability

Addresses claims from design-related negligence.



Surety bonds

Supports bonded performance obligations.



Workers compensation

Benefits for crews on large-scale sites.



Umbrella liability

Provides additional limits for site operations.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 Listen

We review your operations, coverage and past claims.

02 Assess

We look at hazards and ways to reduce risk.

03 Build

We compare carriers, premiums and audit terms.

04 Support

We revisit coverage as your work changes.



SCAN TO

Read the full
guide

800-777-1872

TheSouthernAgency.com