

Global Corporate & Commercial

Global Construction

We speak your language



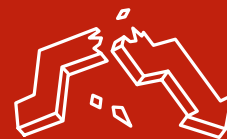
What's keeping you awake at night?

It's a question we ask our clients every day...

Construction is a sophisticated, dynamic business with numerous risks. Some risks are evident; others are unpredictable. Margins can be stretched so thin they nearly disappear. New technologies are continuously emerging, bringing new hazards with them. Political capriciousness and economic evolution bleed traditional sources of capital dry and transform public infrastructure investments. Volatile exchange rates risk affecting profits overseas. Environmental concerns loom large for everyone, from principals and clients to the general population.

Your world is full of interesting business development opportunities - fracking is just one example - that introduce new, different and even unknown exposures. Contingent project liabilities can extend decades into the future. Do you know what today's project will cost you ten or twenty years down the road?

You've committed to adopting new technologies, developing more efficient solutions, cooperating with foreign entities and ensuring compliance with local regulations. With margins thinner than ever, you need an insurance partner you know will be there if things go wrong, supporting you and managing your claim when the situation is most critical. You need a business partner who will follow your business wherever you expand, providing bespoke coverage for local and international risks.



Business continuity



Low investments



Emerging risks



Climate change



Contingent project liabilities





Globalization



Extreme weather



Geopolitical change



Natural catastrophes



Economic uncertainty



Exchange rates



New technologies

That's where Global Construction comes in. We're fluent in the language of construction, and we'll partner with your company, using our global experience, local knowledge and sector insights to promote your interests.

**You work in a fast-paced,
high-risk world.**

Generali can help.

We speak your language.

We don't just insure, we reassure. Our global reputation is built on solid insurance expertise, backed by sound advice, ongoing support and a human touch.



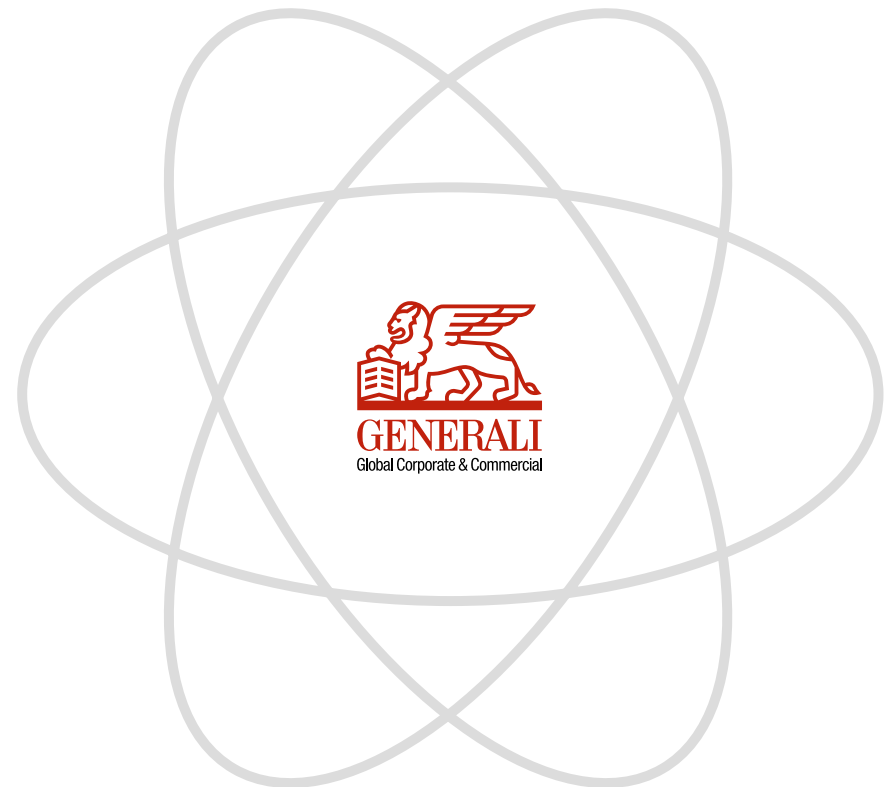
Environmental concerns

At Generali, your challenges are our business

We've been insuring the world's biggest, most complex engineering projects for over fifty years. You can rest assured: our winning combination of local expertise and an extensive global network enables us to anticipate the risks threatening your projects wherever they're located.

We'll also help you optimize, streamline processes and coordinate, sharing advice that will help you expand your operations overseas. This makes Generali Global Construction the perfect partner when you need to coordinate and expand in new countries.

You'll find we aspire to add value far beyond resolving your immediate risk management needs. We work in close partnership with your broker, complementing his or her expertise by developing original proposals that drive your business upside as well as protect its downside. Our contingent capital and insurance solutions are as comprehensive and flexible as any construction company needs.





HELPING your
business **succeed**

We'll handle the worries, you handle the worksite. Our global reputation is built on solid insurance expertise, backed by sound advice, ongoing support and a human touch. We'll work side-by-side with you so that we can provide prompt, appropriate service on a case-by-case basis. Often our combination of fast response times and local presence prove especially advantageous for construction projects.

You can depend on us to help you navigate international tenders, ensuring business continuity by protecting your assets and workforce on the ground. We'll labor alongside your team, tailoring our solutions to fit your needs case-by-case. Need to secure project funding, sidestep potential fines or navigate local bureaucracy? We'll put local experts and international specialists on the case, making sure your business keeps running smoothly.

We know that a major claim can have a significant business impact on a given project, or even your business as a whole. That's why we make sure you have local experts by your side, supported by specialists who can help reduce your claim exposure and insure your business keeps running, even in the event of a loss.

ADDING VALUE
beyond **the policy**

Ultimately it's all about service. You can rely on us for coverage during different project phases, from financing and construction to operational management. Our dedicated teams are trained to provide the kind of precise, practical insurance solutions you need. If you are a "full cycle" contractor, we will cover different insurance needs at appropriate stages of your project from financing and construction to operational management.

We will assist your temporary expat workforce with dedicated employee benefit solutions through GEB (Generali Employee Benefits, an industry leader). On site we'll provide you not only with traditional insurance coverage, but also comprehensive and customized solutions throughout the construction value chain (for example Health Risk Assessment, On-site Medical, Emergency Repatriation, etc.) thanks to our international assistance experts, Europ Assistance.

Furthermore we can boast dedicated teams of loss control engineers, professional underwriters and claims handlers who are experts in identifying your specific risks and developing solutions that can help you minimize their impact or even avoid them altogether.

AGILE, FLEXIBLE
and **ADAPTABLE**

We'll customize our insurance program to fit your specific situation. For us, it's all about flexing to fit the customer's individual needs. This flexibility allows us to react more quickly, whether you need a document issued immediately or special coverage for specific client standards in a foreign country (for example DIC/DIL coverage, etc.)

Our underwriters are independent and empowered, capable of making on-the-spot decisions and providing quick responses no matter how complex the issue is. Our goal is to resolve claims quickly, helping you complete your project on time and within budget.

**Don't worry, we speak your language.
We'll spend time getting to know you, understanding
the challenges and hazards you face.**

Insurance tailored to your needs

BUILD A LONG-LASTING RELATIONSHIP WITH A LOYAL, EXPERIENCED INSURER

Global Construction is a worldwide network of dedicated insurance professionals who can vaunt extensive experience in the construction industry. We provide flexible services with innovative and technically effective solutions.

Today's construction industry is dynamic, shaping new and specific challenges that require a truly global insurer. New "design, build, operate" contract realities require the kind of precise, practical insurance solutions that only a dedicated team can provide. With contractors increasingly operating at a global level, there's a need for complete and specialized solutions rather than generic insurance products and services.

That's our specialty. We can offer you more than 50 years' experience in the construction industry, insuring some of the biggest and most complex engineering projects around the world including tunnels, bridges, dams, harbors, railways, metro railways, freeways and more. We leverage our extensive experience to set up a dedicated construction team: a group of professionals who will pay special attention to your business needs and every aspect of your insurance coverage.

RELIABILITY, KNOW-HOW AND THE ADDED VALUE WE BRING TO THE TABLE

Our mission is not just insurance: we aim higher. We partner with our customers, providing and assisting you in your risk management needs. Everything we do is designed

to safeguard your company and add value to our business relationship.

Our dedicated team will be there for you whenever you need them. We not only value long-term relationships with our customers, but honest feedback as well. Through our risk engineering services we invite our intermediaries and customers to meet with our specialists and evaluate potential concerns together in order to make sure we're offering you the most appropriate insurance solutions for your business.

WE'LL FLEX TO FIT YOUR NEEDS, BEING THERE FOR YOU WHEN IT REALLY MATTERS

Our customers require more than standard insurance coverage. A "full cycle" customer has different insurance needs at different stages of the project, ranging from construction to operational management and more. We flex to fit, providing:

- Focus: dedicated team of construction industry experts
- Innovation: through our 360-degree "Three Solutions, One Partner" approach
- Service: flexibility and bespoke solutions, dedicated claims and risk engineering management
- Reach: a truly global network and local presence all over the world
- Financial strength: Generali is one of the world's 50 largest companies (Fortune Global 500).

We understand that an important claim can have a significant impact on a given project or insured party. That's why we provide local experts supported by specialists to help you at every step in order to reduce claim exposure and ensure business continuity in the event of a loss.

You'll find we offer custom-tailored services to every client in our portfolio, large or small, including a claims protocol and service level agreements, where necessary. We also provide dedicated experts and lawyers who are leaders in their fields when required.

We maintain close working relationships with specialized partner companies who can assist in disaster recovery and claims mitigation, and our dedicated Crisis Management Service will help you prepare for any potential critical event.

A 360-DEGREE LOOK AT GLOBAL CONSTRUCTION

We build long-lasting relationships with all of our customers, supporting all insurance needs during every project phase, from planning to construction and operational management.

We will be there for you every step of the way, day in and day out, providing professional advice and a seamless blend of solutions designed to satisfy your needs, linking industry-leading companies like Generali Employee Benefits (GEB) and Europ Assistance (EA) together to better serve you.

We assist global contractors in international projects, where there's a greater need for specialized teams or managers. GEB is present in over 120 countries and specializes in construction. We offer tailor-made employee benefits for your local and expatriate employees. Europ Assistance provides dedicated construction services at any stage of a construction project – before, during or after completion – including a particularly relevant medical evacuation program.

Our innovative, holistic offering for the construction industry is summed up in our dedicated “Three Solutions, One Partner” approach.

THE BETTER WE UNDERSTAND YOUR RISKS, THE MORE WE CAN HELP

Generali's risk engineering services can boast experienced, highly competent professionals who specialize in analyzing and managing risk. With a network of almost 100 risk engineers, Generali can offer you and clients like you dedicated pre- and post-claims services that will not only reduce the impact of operational and economic losses in the event of a major claim, but help verify and manage project progress too.

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