**Insurance and Risk Management Policy Document**

**Streamform Contractors, LLC**  
Houston, Texas

**1. Introduction**

At Streamform Contractors, we are committed to minimizing risks and protecting our people, property, projects, and clients. Our insurance strategy is a crucial component of our risk management system and ensures that we maintain compliance with regulatory requirements, client expectations, and industry best practices.

**2. Overview of Insurance Coverage**

Streamform Contractors maintains comprehensive insurance coverage through industry-leading insurance providers. Our standard policy types include:

* **Automobile Liability Insurance**
* **Workers' Compensation Insurance**
* **General Liability Insurance**
* **Umbrella/Excess Liability Insurance**
* **Professional Liability (E&O) Insurance**
* **Builder’s Risk Insurance**
* **Contractor’s Equipment Insurance**

**3. Insurance Provider Details**

All major insurances are underwritten by:

All insurance policies held by Streamform Contractors are sourced from reputed national and regional insurance providers that specialize in the construction sector.

Insurance Brokers/Providers:  
A combination of specialized providers listed below ensures comprehensive coverage.

| **Insurance Type** | **Insurance Provider** | **Telephone Number** |
| --- | --- | --- |
| Automobile Insuring Company | Liberty Mutual Commercial Auto | (713) 555-1290 |
| Workers’ Compensation Insurance Company | Texas Mutual Insurance Company | (512) 224-4567 |
| General Liability Insurance Company | Travelers Commercial Insurance | (214) 763-8899 |
| Umbrella/Excess Liability Insurance Company | Chubb Group of Insurance Companies | (832) 903-1122 |
| Builder’s Risk Insurance Company | Zurich North America | (800) 987-4523 |
| Professional Liability (E&O) Insurance Company | CNA Financial Corporation | (312) 876-2938 |
| Contractor’s Equipment Insurance Company | Nationwide Construction Insurance | (469) 221-7765 |

**4. Policy Details**

**4.1. Automobile Liability Insurance**

* **Coverage Limit:** $1,000,000 combined single limit per accident
* **Coverage Includes:** Owned, hired, and non-owned vehicles
* **Certificate:** Issued listing clients as additional insured upon request

**4.2. Workers' Compensation Insurance**

* **Coverage:** Statutory limits per state regulations
* **Employers Liability:** $1,000,000 per accident
* **Applies To:** All employees, subcontractors, and temporary site workers

**4.3. General Liability Insurance**

* **Coverage Limit:** $2,000,000 per occurrence / $4,000,000 aggregate
* **Includes:**
  + Premises and operations
  + Products and completed operations
  + Personal injury and advertising liability
* **Certificates:** Available upon request with waiver of subrogation

**4.4. Umbrella/Excess Liability**

* **Coverage Limit:** $5,000,000 excess over general and auto liability
* **Purpose:** Provide additional protection in case of catastrophic loss

**4.5. Builder's Risk Insurance**

* **Coverage Limit:** Project-specific, based on total value
* **Includes:** Fire, theft, windstorm, vandalism
* **Policy Duration:** From start of construction until substantial completion

**4.6. Professional Liability Insurance (Errors & Omissions)**

* **Applicable To:** Design-build projects, construction management
* **Coverage Limit:** $1,000,000 per claim
* **Includes:** Design defects, omissions, construction advice

**5. Insurance Certificates and Compliance**

All insurance certificates can be issued with:

* Clients listed as **additional insured**
* **Waiver of subrogation**
* **Primary and non-contributory wording**

Certificates can be provided before project mobilization.

**6. Claims Handling and Response**

In the event of an incident:

* Claims are filed with Hub International within **24 hours**
* Our **Safety & Health Department** investigates the case
* Cooperation is maintained with all parties involved to ensure a smooth and legal resolution
* All records are retained for **7 years** as per state and federal requirements

**7. Safety and Health Contact**

**Name of Company Safety and Health Contact:**  
**Rachel Mendez** – Safety Compliance Officer

**Email Address:** r.mendez@Streamformcontractors.com  
**Phone Number:** +1 (713) 555-6721

**8. Policy Updates and Reviews**

All policies are reviewed:

* **Annually** in consultation with Hub International
* After major incident reports
* Upon regulatory changes affecting the construction industry

**9. Confidentiality and Documentation**

Insurance documents are confidential and shared:

* Only with approved clients, auditors, and legal bodies
* Through secure cloud-based storage or hard copy on request
* Document access is logged for traceability

Streamform Contractors takes risk management and insurance compliance seriously to safeguard our operations, employees, and partners. Our relationship with Hub International Gulf Coast ensures tailored coverage that meets the highest standards of the construction industry in the United States.