





Northeastern Subcontractors Association



Associated General Contractors of New York State

NESCA/ECA/AGC JOINT EDUCATIONAL PROGRAM

"Insurance, Surety and Risk Management"

Understanding Your Insurance & Surety Coverages and Options

DATE: Wednesday, February 12, 2020

TIME: 4:00 - 6:00 p.m.

PLACE: Building Industry Center, 6 Airline Drive, Albany, New York

COST: \$60 per person for Members of NESCA, AGC-NYS or ECA

\$80 per person for Non-Members

INSTRUCTORS: Bill Bergan – Amsure (Commercial General Liability)

John Zongrone – Zongrone Insurance Agency (Auto, Equipment, Builder's Risk)

John Malone – The Reis Insurance Group (Workers' Compensation)

Rick Otis – Rose & Kiernan (Cyber Insurance, Employment Practices Liability)

Carlo Agneta – Marshall & Sterling Upstate (Surety Bonds)

Joe Tessitore – Cool Insuring Agency (Contractual Risk Transfer, Certificate Review)

PAYABLE TO NORTHEASTERN SUBCONTRACTORS ASSOCIATION, INC.

This two-hour seminar will be structured with six individual stations. Each instructor will be covering an important area of insurance or surety, including the types of coverage every contractor and subcontractor should have. Groups will be rotated every 20 minutes so that all attendees will receive instruction in each area (sort of like speed dating!). Areas to be covered will include but not be limited to:

Commercial Gen. Liability

Insuring Agreement
Policy Structure
Rating Basis
Policy Endorsement Inclusions
Claims Examples
Common Policy Exclusions
Audit Preparation

Auto, Equipment, Builder's Risk

Commercial Auto Liability
Physical Damage
Hired & Non-Owned
Drivers
Equipment and Tools
Builder's Risk Coverages
Strategies to Control Costs
Managing Drivers

Worker's Compensation

Coverage/Benefits Overview
Factors Considered in Rating
Factors Considered in Underwriting
Rating Plan Options
Negotiating Terms

Cyber & Employment Practices

Coverage for Alleged Acts
Access to Legal Help
Timely Responses to Lawsuits
Risk Management Strategies
Officers & Directors Protection
Cyber Extortion Defense
Data Breach Coverage
Forensic Support
Legal Support
Business Interruption Loss

Surety Bonds

The Purpose of Surety Bonds
Types of Bonds
Benefits of Bonds
Single/Aggregative Lines of Credit
Prequalification Requirements
Small Contractor Programs
Surety Carriers, Who are the Players

Risk Transfer/Certificate Review

Risk Transfer via Subcontract
Sample Certificates
Critical GL/WC Endorsements
Critical Umbrella Endorsements
Additional Insured Endorsements
How to Review Certificates
Unacceptable Insurance Carriers
Vicarious Liability

REGISTRATION FORM

NESCA/ECA/AGC JOINT EDUCATIONAL PROGRAM

"Insurance, Surety and Risk Management"

Understanding Your Insurance & Surety Coverages and Options

Wednesday, February 12, 2020 Building Industry Center 4:00 - 6:00 p.m.

<u>fee</u>	\$80 per person for no	,	GC-NYS OF ECA	
Name(s)				
Company				
Address				
Telephone No	•	Fax	No	
Email Addres	s:			
☐ Please cha	nclosed (payable to NI rge my credit card (cir	rcle one): Visa, MC,		
Name of Card	holder		Exp. Date	_
Billing Addre	SS			
Total Charge	Amount \$	Signature		_
	Members	ship Affiliation (pleas	e circle)	
ECA	AGC-NYS	NESCA	NON-MEMBER	
Mail registrat	ion form with check to) :		

Northeastern Subcontractors Association, Inc. 6 Airline Drive Albany, New York 12205

Or Email: info@nesca.org