



North America Construction

Highly Protected Projects (HPP)

At AXA XL, we believe that technology is key to help reduce the major risks most construction projects face: safety, property losses (water damage, fire, etc.), quality, budget and schedule. As your partner in risk, we are committed to supporting our customers' knowledge and adoption of construction technologies to help prevent and minimize potential losses. We're also working to ensure that our customers who leverage technology realize all the benefits both on and off the jobsite.

AXA XL's HPP is a tailored multi-line insurance solution for construction projects implementing technology to help reduce losses on a per-project basis. As part of this program, contractors may earn more favorable insurance rates and terms.

Eligibility

To attain AXA XL's HPP status and specialized insurance, construction projects must be valued at USD 200 million or more and must be within the following markets:

- Health Care
- Commercial Office
- Higher Education
- Manufacturing/Processing

Additionally, a construction project must demonstrate strong existing quality practices and show implementation of technology that can:

- **Prevent/mitigate water damage:** Sensors to identify leaks and water flow in real-time, send alerts and automatically shut off the source of water.
- **Detect environmental jobsite conditions:** Sensors to monitor jobsite conditions and provide real-time alerts when conditions are observed to exceed established thresholds for conditions such as temperature, carbon monoxide, humidity, noise, or dust/airborne particulates.
- **Monitor onsite safety:** Wearable technology to detect falls, report injuries and sound alarms in case of emergency.
- **Aid in subcontractor prequalification:** Software to review and benchmark trade subcontractors while providing risk mitigation recommendations.
- **Support project scheduling:** Analysis of the quality of a project schedule.

Learn more about HPP and using technology to manage your construction risks.

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