

■ IRMI CONSTRUCTION RISK CONFERENCE

CRC 2026

The National Harbor Field Guide

■ A detailed map of everything around the Gaylord, the questions the room is still working out, and the event on one page. Checked against IRMI's live agenda.

Prepared by Forsured for the brokers and contractors we've been talking with ahead of CRC.



WHEN	WHERE	APP	REGISTRATION
Sun Oct 25 – Wed Oct 28	Gaylord National Resort, 201 Waterfront St, National Harbor, MD	Cvent Events · event ID IRMICRC46	Online closes Sat Oct 24, 12:00 p.m. CT

FOUR THINGS TO KNOW BEFORE SUNDAY

- 1 **It's in Maryland, not downtown DC.**

Every session is at the Gaylord National on the Potomac, across the river from Old Town Alexandria.
- 2 **The host hotel is sold out.**

IRMI's \$249 block closed Oct 1 and there is no overflow block. Nearby hotels are on page 6.
- 3 **Breakout seats are first-come.**

Adding a session in the app doesn't hold a seat. Rooms close when full.
- 4 **Sunday is Marine Corps Marathon day.**

Roads close in Arlington and DC on Oct 25. Give DCA arrivals extra time.

PAGE 2-3 · THE MAP

17 places, one map

From the Gaylord's front door to Old Town Alexandria, with walk times and every detail.

PAGE 4 · THE CONVERSATIONS

Six open questions

Where practice is still unsettled, with angles for brokers, GCs and carriers.

PAGE 5 · THE EVENT

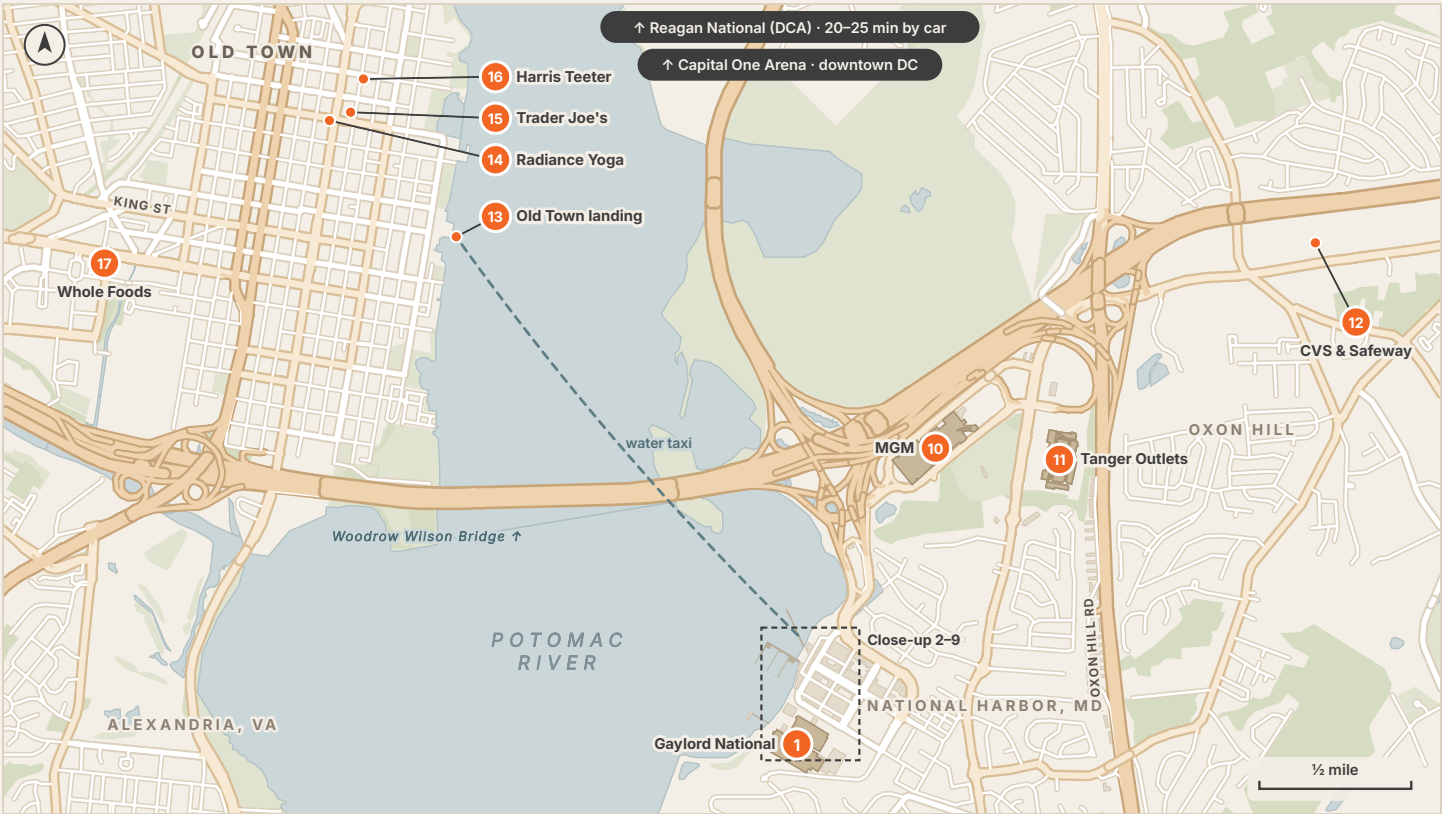
CRC on one page

Schedule, rooms, receptions and the sessions on sub risk, coverage and contracts.

THE MAP

Everything around the Gaylord, on one map.

Every place in this guide, plotted. The waterfront is a 3–10 minute walk from the Gaylord; Old Town Alexandria is across the river by water taxi or car.



CLOSE-UP · THE WATERFRONT

2-9

MAP KEY

FROM THE GAYLORD



1	Gaylord National Sessions, Old Hickory, spa, gym	Venue	10	MGM National Harbor Votaggio Brothers	~1.5 mi
2	Grace's Mandarin Asian fusion, sushi	3–5 min	11	Tanger Outlets About 80 stores	Circulator
3	Succotash Korean-Southern	3–5 min	12	CVS & Safeway Oxon Hill Rd	~3 mi
4	The Walrus Oysters, seafood	5–8 min	13	Old Town landing	By boat
5	National Plaza Fiorella, Mezeh, Mason's, Redstone	5–8 min	14	Radiance Yoga 532 N. Washington St	Old Town
6	American Way Nan Xiang, books, urgent care	5–10 min	15	Trader Joe's 612 N. St. Asaph St	Old Town
7	Silver Diner Opens 7 a.m.	8–10 min	16	Harris Teeter 735 N. St. Asaph St	Old Town
8	Capital Wheel Waterfront promenade	8–10 min	17	Whole Foods 1700 Duke St	Old Town
9	Water taxi dock 145 National Plaza	8–10 min			

THE MAP, IN DETAIL

Where to eat, refuel and recharge.

Numbers match the map on page 2. Picked for a conference week: close, easy to book and good for every budget and diet. \$ under ~\$20 a person · \$\$ sit-down · \$\$\$ client dinner. Hours change, so check before you go.

CLIENT DINNER

Book ahead

- 1

Old Hickory \$\$\$ · in the Gaylord

The Gaylord's signature steak and seafood room. Nobody has to leave the building. Smart casual.

OpenTable or (301) 965-4000
- 10

Voltaggio Brothers Steak House \$\$\$ · MGM

The Harbor's big-night-out steakhouse, from Maryland-raised chefs Bryan and Michael Voltaggio.

101 MGM National Ave · rideshare

EASY SIT-DOWN

Groups welcome

- 3

Succotash \$\$ · 186 Waterfront St

Chef Edward Lee's Korean-Southern kitchen. Big room, easy for groups.

(301) 246-8341
- 4

The Walrus Oyster & Ale House \$\$ · 152 Waterfront St

Casual seafood with river views. One of the busiest rooms on the Harbor, so reserve.

(301) 567-6100
- 6

Nan Xiang Soup Dumplings \$\$ · American Way

Local outpost of the Queens soup-dumpling house. Family-style; bring a group.

(301) 200-3889 · 11 a.m.–9:30 p.m.
- 5

Fiorella Italian Kitchen \$\$ · 152 National Plaza

Pizza and pasta. Takes groups of 12+ with notice, which makes it the team-dinner pick.

Groups: (301) 832-1487
- 2

Grace's Mandarin \$\$ · Waterfront

Asian fusion and sushi across from the Gaylord, with river views.

QUICK, EARLY OR DIET-FRIENDLY

- 7

Silver Diner \$-\$\$ · 108 Waterfront St

Opens 7 a.m. Vegan, vegetarian and gluten-free options and halal-certified meats. The safest bet for a mixed group.

(301) 485-7100
- 5

Mezeh · Mason's · Redstone \$-\$\$ · National Plaza

Build-your-own Mediterranean bowls, fast lobster rolls, and a grill with a patio for a business lunch.
- 1

Harbor Social \$\$ · in the Gaylord

Sports bar with reservable duckpin bowling, open 4 p.m.–1 a.m.

PHARMACY, CARE & GROCERIES

- 12

CVS Pharmacy · Safeway · 6221 & 6235 Oxon Hill Rd

Nearest full pharmacy and grocery, side by side, about 3 miles by car. Check pharmacy hours on cvs.com. Safeway offers pickup and delivery.
- 6

Harbor Medical Center & Urgent Care · 221 American Way

Walk-in care inside National Harbor. Emergencies: 911.
- 15 16 17

Trader Joe's · Harris Teeter · Whole Foods

· Old Town

Best bet for specialty diets: 612 N. St. Asaph St, 735 N. St. Asaph St and 1700 Duke St.

FITNESS

- 1

Gaylord fitness center · included

Open 24/7 with Peloton bikes, plus an indoor pool. Relâche Spa for a massage on the way out.
- 14

Radiance Yoga · 532 N. Washington St, Old Town

Drop-in classes, \$30 single class. New students: \$40 for 14 days unlimited.
- 8

Waterfront run · free

The promenade runs north from the Gaylord past the Capital Wheel. Sunrise is around 7:25 a.m.

GIFTS FOR HOME

- 6

MahoganyBooks · 121 American Way

Independent bookstore with books for every age. A gift that didn't come from the airport.
- 1

The Capital Confectionery · in the Gaylord

Cupcakes, macarons and bonbons. The last-minute gift on your way to checkout.
- 11

Tanger Outlets · 6800 Oxon Hill Rd

About 80 outlet stores for a forgotten jacket or something for the kids.

DOWNTIME

- 8

The Capital Wheel

About 180 feet over the Potomac. A ride takes roughly 12–15 minutes.
- 9 13

Water taxi to Old Town

From 145 National Plaza to 0 Cameron St. Schedules post weekly on City Cruises.
- ↑

Capitals at home · Capital One Arena

Sat Oct 24, 7:00 p.m. vs Buffalo; Wed Oct 28, 7:30 p.m. vs Philadelphia.

■ CONVERSATIONS WORTH HAVING

Six questions the room is still working out.

Where practice is still unsettled, with an angle for brokers and GCs, one for carriers, and a pre-read from IRMI's expert library.

AGENDA · WHEN COMPLIANCE ISN'T COVERAGE

Evidence vs. coverage

A certificate is evidence of insurance. The open question is where in the workflow someone actually reads the endorsements: at prequal, at contract, at mobilization, or only after a claim.

BROKERS & GCS

When does your team compare endorsement forms against the subcontract exhibit, and who owns the fix when they don't match?

CARRIERS

How often does a claim reveal that an endorsement shown on the certificate was never issued?

Pre-read: [Avoiding Common Insurance Certificate Errors](#) · David Dybdahl

AGENDA · WHEN COMPLIANCE ISN'T COVERAGE

Exclusions behind the certificate

A clean certificate can sit on a policy loaded with wrap-up, total pollution, rigger's liability and specified-states exclusions that undo the intended risk transfer.

BROKERS & GCS

Which exclusions does your review catch before contract, and which only surface after a loss?

CARRIERS

Which exclusions most often defeat the risk transfer a GC expected from a sub's policy?

Pre-read: [The Insurance Certificate Looked Fine](#) · James Mahurin

AGENDA · DECODING AI ENDORSEMENTS

Privity and blanket AI forms

Blanket forms keyed to a written contract with the named insured can leave owners and upstream parties out, and courts disagree on how far that language reaches.

BROKERS & GCS

Which blanket AI forms are you accepting that reach parties outside direct privity, and which are you sending back?

CARRIERS

How far will you extend blanket AI wording beyond the party in direct privity?

Pre-read: [Whose Contract Is It Anyway?](#) · Gregory Podolak

AGENDA · COORDINATING COVERAGE

The handover gap

When an owner occupies before substantial completion, put-in-use and cessation clauses can end builders risk before completed-operations coverage clearly picks up.

BROKERS & GCS

On phased handovers, how do you keep builders risk cessation and completed-ops coverage from leaving a gap?

CARRIERS

How do you read put-in-use and occupancy clauses when an owner takes partial possession early?

AGENDA · SUB DEFAULT · PREQUAL PUZZLE

Prequal when SDI is in place

SDI changes who pays when a sub fails. It doesn't remove the need to judge whether a sub can carry a package this large on this project, right now.

BROKERS & GCS

For your largest subcontract packages, how much of the go/no-go rests on operational prequal versus SDI or bonds?

CARRIERS

What prequal evidence do you expect before a loss, and what makes an SDI proof of loss hold up?

Pre-read: [Subcontractor Operational Prequalification](#) · Cheri Hanes

AGENDA · REPORTING LATE, PAYING MORE

Late notice on claims-made policies

On claims-made professional liability, coverage turns on when a problem becomes a "claim" or a reportable circumstance. On live projects, that moment is easy to miss.

BROKERS & GCS

When a design issue surfaces mid-project, who decides it's a circumstance to report, and how fast does notice go out?

CARRIERS

Which claim definitions or notice-of-circumstance wording drive the most late-notice disputes in your book?

Pre-read: [Claim Reporting Best Practices](#) · Christopher Mandel

Forsured

Where we sit on this. Compliance should mean coverage. Forsured reads the certificate and the endorsements behind it, checks them against each project's actual requirements, and routes the fix to the broker before the sub mobilizes. If one of these questions is live on your projects, we'd like to compare notes.

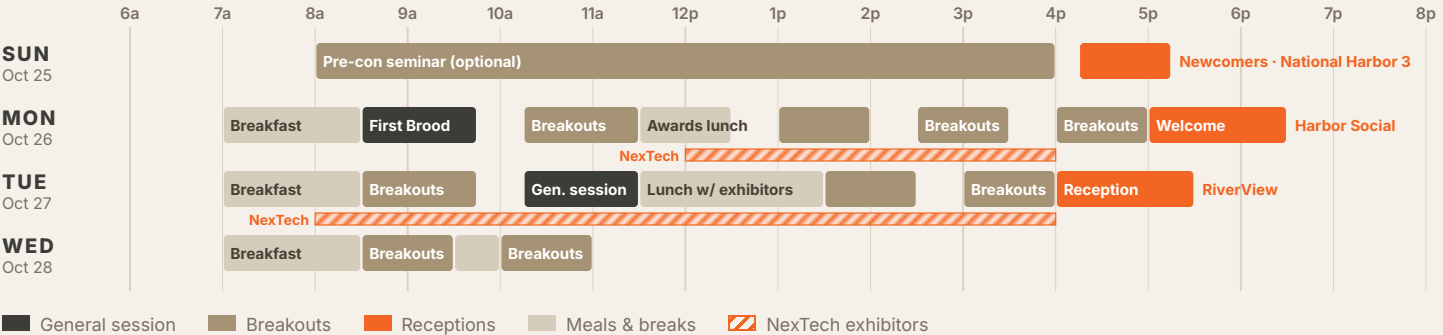
THE EVENT

CRC 2026 at a glance.

From IRMI's official pages and live agenda. The app has the final word on changes.

REGISTRATION Online closes Sat Oct 24, noon CT. On-site \$3,000 if space allows.	BADGES Chesapeake Foyer · Sun 12–4:30, Mon 7–5:30, Tue 7–4:30, Wed 7–11:30	APP Cvent Events · event ID IRMICRC46 · registered attendees only
SEATING Breakouts are first-come; the app schedule doesn't hold a seat	NEXTECH Mon 12–4, Tue 8–4 · Potomac & Maryland Foyers	CE Satisfies annual CRIS CE with attendance verification

THE WEEK



SESSIONS ON SUBCONTRACTOR RISK, COVERAGE AND CONTRACTS

SUNDAY

8:00–4:00	Pre-conference seminar: Commercial Liability Insurance for Contractors Allen Messer, Insurance Concepts and Services · \$199 add-on	See app
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MONDAY

8:30–9:45	General Session · First Brood: an economic update Anirban Basu, Sage Policy Group	Potomac Ballroom
10:15–11:30	Subcontractor Default Risk: Emerging Trends in Coverage & Claims Richard Brown, Anderson Kill · Daniel Avena, Callahan Construction	Maryland A
10:15–11:30	Reporting Late, Paying More: The Real Cost of Notice Failures Bethany Barrese, SDV Fenchurch · Michael Davis, Eirion Risk Underwriters	Cherry Blossom
10:15–11:30	The Evolving Construction Coverage Landscape Jes Alexander, IRMI	Maryland B (4–6)
1:00–2:00	Introduction to Risk Transfer in Construction	Maryland B (4–6)
2:30 & 4:00	When Compliance Isn't Coverage: Navigating Subcontractor Insurance Realities Tim Walsh, Unison Risk Advisors · Hyder Naqvi, Injala · Renee Whitmore, Whiting-Turner	Maryland B (4–6)
2:30 & 4:00	Coordinating Coverage at the End of a Project Darren Tasker, Allianz Commercial · Michael Hazra, Marsh	Maryland D

TUESDAY

8:30–9:45	Decoding Additional Insured Endorsements for Successful Contractual Risk Transfer Christopher Ruggiero, Cullen and Dykman · Amanda Peppel, Turner Surety & Insurance Brokerage	Maryland B (4–6)
10:15–11:30	General Session · The Partnerships and Pressures Defining the Future of Construction Risk Michelle Sartain, Marsh	Potomac Ballroom
3:00–4:00	The Prequalification Puzzle Nate Rosenker, Liberty Mutual · Adam Frolish, Whiting-Turner	Maryland D
3:00–4:00	Understanding the CGL Exclusions for Damage to the Project Patrick Wielinski & Sam Crecelius, Cokinos Young	Maryland B (4–6)
3:00–4:00	When Data Becomes Risk Vladimir Milovanović, Lupa Technology · Jay Bell, Zurich NA	Cherry Blossom

WEDNESDAY

8:30–9:30	Clauses that Bite: Perspectives on Contract Risk & Negotiation Joan Lind, Architectural Components · Wendy McCleskey, CIC Group	Maryland A
8:30–9:30	The Spectrum of Control Around Insurance Claims Cassidy Starkey, Lockton · Shawn Allison, Victaulic	Maryland C
10:00–11:00	When Excess Breaks First Shanna Sweeney, Upland Specialty · Liz Goldie, Amwins	Maryland B (4–6)

■ LOGISTICS & RESOURCE HOTLINE

Getting there, getting around, getting help.

Flying in

- **Reagan National (DCA)** is closest. IRMI estimates 20–25 minutes to the Gaylord by car.
- **Sunday, Oct 25:** the Marine Corps Marathon closes roads in Arlington and DC from early morning into the afternoon. Build in extra time out of DCA.
- Dulles (IAD) and Baltimore (BWI) work but are much farther.

Driving

- Gaylord self-parking: \$25 per hour, \$50 per day. Valet: \$75 per day.
- For a full week, rideshare usually costs less.

Around the Harbor

- **National Harbor Circulator:** loops Waterfront St at St. George Blvd, the Gaylord, Tanger and MGM. \$10 day pass. Gaylord guests have ridden free with a room key; confirm at the front desk.
- **Potomac Water Taxi (City Cruises):** 145 National Plaza (map 9) to Old Town, 0 Cameron St (map 13). Sunday's last boat to Old Town leaves at 8:25 p.m. Weekday times post weekly on City Cruises.

If you still need a room

IRMI has no block outside the Gaylord. Other National Harbor hotels include the Westin, AC Hotel, Hyatt Place, Residence Inn, Hampton Inn & Suites, Club Wyndham and MGM; several are a walk from the Gaylord. Old Town hotels work with a daily rideshare or water taxi.

Weather

Cool days and chilly evenings on the river. Sunset is around 6:15 p.m. Bring a layer for the walk back from dinner.

Resource hotline

Who to call or where to go, on demand.

Registration, badges, CE	IRMI desk, Chesapeake Foyer (800) 827-4242 · Registration@IRMI.com
Room changes, handouts, messaging	Cvent Events app, event ID IRMICRC46 . Handouts sit under each session's Resources.
Wi-Fi	Login is printed on the back of your badge. Common areas only.
Hotel, dining, Circulator	Gaylord National · (301) 965-4000
Print or ship	FedEx Business Center, ballroom level, across from the Camellia rooms
Prescriptions	CVS, 6221 Oxon Hill Rd (map 12)
Walk-in care	Harbor Medical Center & Urgent Care, 221 American Way (map 6)
Spouse at receptions	IRMI Guest Pass for evening events: \$149 online, \$199 on-site. Not valid for coworkers or clients.

IRMI Glossary Any term you hear in a session	IRMI Expert Commentary Free articles on coverage and contracts
CRC 2026 agenda Every session, with descriptions	CRC 2026 FAQs IRMI's official logistics page

Inside the Gaylord: CRC rooms Exact locations are in the app under More → Floor Plan.	Chesapeake Foyer	Registration & badges	Potomac Ballroom	General sessions, Awards Luncheon
	Potomac & Maryland Foyers	NexTech exhibitors	Maryland A–D	Breakouts
	Cherry Blossom	Breakouts, workshop	National Harbor 3	Newcomers' Reception
	Harbor Social	Mon Welcome Reception	RiverView	Tue Reception

■ QUICK ANSWERS

Frequently asked questions

What is IRMI CRC?

The International Risk Management Institute's annual Construction Risk Conference, now in its 46th year. It brings together construction risk managers, contractors, brokers, carriers, claims, surety and legal professionals. IRMI reports more than 1,700 attendees at the 2025 conference.

When and where is IRMI CRC 2026?

Sunday, October 25 through Wednesday, October 28, 2026, at the Gaylord National Resort & Convention Center, 201 Waterfront St., National Harbor, MD 20745.

Is it at the convention center in downtown DC?

No. IRMI markets the location as Washington, DC, but every official session and event is at the Gaylord in National Harbor, Maryland.

Can I still get the conference hotel rate?

No. The Gaylord is sold out, the \$249 rate closed October 1, and IRMI has no block at any other hotel.

Can I still register?

Online registration closes Saturday, October 24 at noon Central. After that it's \$3,000 on-site, if space allows. The Sunday pre-conference seminar is a \$199 add-on.

What's on Sunday?

The optional pre-conference seminar, Commercial Liability Insurance for Contractors (8:00–4:00), badge pickup from noon, and the Newcomers' Reception at 4:15.

Where do I pick up my badge?

Chesapeake Foyer. Sun 12:00–4:30 p.m., Mon 7:00 a.m.–5:30 p.m., Tue 7:00 a.m.–4:30 p.m., Wed 7:00–11:30 a.m.

What's the app?

Cvent Events. Search "2026 IRMI CRC" and enter event ID IRMICRC46. It's for registered attendees and includes the agenda, floor plan, handouts and attendee messaging.

Where are the general sessions?

Potomac Ballroom: Monday 8:30–9:45 a.m. with Anirban Basu, and Tuesday 10:15–11:30 a.m. with Michelle Sartain of Marsh.

Does adding a session to my schedule hold a seat?

No. Breakouts are first-come, first-served and close when full.

When is NexTech open?

Monday 12:00–4:00 p.m. and Tuesday 8:00 a.m.–4:00 p.m., in the Potomac and Maryland Foyers. Dessert with Exhibitors is Monday at 12:30.

Where are the receptions?

Newcomers' Reception: Sunday 4:15, National Harbor 3. Welcome Reception: Monday 5:00–6:30, Harbor Social. Tuesday Reception: 4:00–5:30, RiverView.

Does CRC count for CE?

Yes. Attending satisfies the annual CE requirement for the CRIS designation and other IRMI designations. Complete attendance verification; certificates arrive about 30 days after the conference.

Can my spouse come to the receptions?

Yes, with a Guest Pass for evening social events: \$149 online, \$199 on-site.

Is there Wi-Fi?

Yes, in common areas. The login is printed on the back of your badge.

How far is the airport?

Reagan National (DCA) is closest; IRMI estimates 20–25 minutes by car.

Where's the nearest pharmacy or urgent care?

CVS at 6221 Oxon Hill Rd, about 3 miles by car. Harbor Medical Center & Urgent Care is walkable at 221 American Way. Emergencies: 911.

How do I get to Old Town Alexandria?

The Potomac Water Taxi from 145 National Plaza, or a short rideshare over the Wilson Bridge.



Compliance should mean coverage.

Forsured is Continuous Insurance Compliance for general contractors, brokers and subcontractors. We catch subcontractor insurance gaps before they become jobsite problems, then route the fix to the broker. If CRC has you rethinking how your team verifies subs, we'd like to compare notes.

Talk with Forsured

Reply to the note this guide came with, or reach us at hello@forsured.ai
forsured.ai