

BUILDER'S RISK INSURANCE

SUMMARY

Builder's Risk insurance protects contractors and owners from potential property and financial losses during construction.

HIGHLIGHTS

- Broader definitions of covered property
- Can cover usable existing structures as part of renovation projects
- Broad additional insured/waiver of subrogation
- Multiple valuation options for new work and existing structures
- Multiple project and premium reporting options for blanket reporting policies
- Coinsurance options
- Broadened causes of loss that trigger optional Time Element coverage
- Residential Builders Coverage Extensions for model homes and contents, homes in inventory, trade-in homes and subdivision property
- Broad definitions for optional Flood, Earthquake and Earth Movement

ADDITIONAL COVERAGES

Included elements with limits based on project value.

- Contract Damages
- Crane Re-Erection Cost
- Crime Reward
- Debris Removal
- Escalation/Change Order

- Expediting and Extra Expense
- Fire Department Service Charges
- Fire Protection Equipment
- Fungus
- Green Coverage
- Landscape Property
- Loss Data Preparation
- Office Trailer Contents
- Plans & Records
- Pollutant Clean Up
- Recycling & Salvage Expense
- Removal Expenses
- Sewer Backup
- Temporary Locations
- Temporary Structures and Trailers
- Temporary Works
- Transit

SUBMISSION REQUIREMENTS

- Completed ACORD application
- Supplemental Application may be required
- Loss Runs may be required



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