



## Hammer Down on the Needs of Construction Projects A Program Designed to Build

Builder's Risk coverage is critical to contractors as it protects against the unique property loss exposures associated with construction projects. Standard coverage forms generally do not take into account all the risks involved in construction projects, such as increased exposure to the elements, fluctuating property values, property in transit and more. Builder's Risk can protect contractors against these risks and more. In fact, construction contracts often require one party to acquire Builder's Risk to ensure proper coverage throughout the process.

### Property Covered

- Materials and Supplies to Become a Permanent Part of the Building
- Foundations
- Excavations
- Grading
- Filling
- Attachments
- Permanent Fencing and Other Permanent Fixtures
- Scaffolding
- Construction Forms or Temporary Fencing
- Temporary Structures at the Jobsite

### Automatic Coverages Provided in Form IM 7050

- Expediting Expenses ..... \$10,000 any one occurrence
- Expense to Re-Erect Scaffolding ..... \$5,000
- Fire Department Service Charges ..... \$1,000 any one occurrence
- Personal Property ..... \$10,000 any one occurrence
- Pollution Cleanup and Removal ..... \$25,000
- Rewards Coverage ..... \$1,000 any one occurrence
- Sewer Backup Coverage ..... \$10,000
- Storage Locations ..... \$10,000
- Transit ..... \$10,000
- Trees, Shrubs and Plants ..... \$10,000 (specified perils coverage)

**Coverage Can Be Written on One-Shot Basis or on Blanket Reporting Form.**

### Property Not Covered

Aircraft, Watercraft, Contraband, Land, Money & Securities, Vehicles, and Existing Buildings or Structures, unless endorsed on the policy.

Note: These coverages are a representation of those available at the time of printing. Consult your agent for those coverages best suited to your business needs.



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