



# Builders Risks Insurance

Commercial Lines



As a general contractor, developer or owner your objective is to keep your construction projects on track. To assist you obtain your goals is insurance that can be tailored to meet project specific requirements, addressing customers' potential financial losses stemming from four wall building projects as well as engineering related civil construction, such as bridges, tunnels, pipelines, water treatment facilities and dams.

### Coverage Lines Offered

- General Liability
- Property

### Available Forms and Endorsements

- Lead terms/coverage forms/follow form available, based on underwriting review
- Phased structure endorsements for projects containing multiple buildings with varying start and completion dates.
- Flexibility to provide capacity in an excess or quota-share position on individual projects

### Coverage Highlights

- Individual Project Builders Risk and Master Programs
- DIC for construction projects on a selected basis
- Coverage form offers both physical damage and delay opening
- International Builders Risk for U.S. domestic based clients
- Portfolio of green endorsements
- Various optional coverages based on client need
- Contract penalty coverage as a result of a covered physical damage loss
- Loss control and engineering services available (both bundled and unbundled)
- Ability to include coverage for natural catastrophe perils such as earthquake, flood and named windstorm
- Typically \$10,000 minimum applies except:
  - \$25,000 for blanket coverage programs
  - \$50,000 for international exposures
  - Minimum deductible varies based on type and size of risk
  - \$225 million limit capacity with ability to consider higher limits depending on specific project exposure characteristics
- Coverage customizable to meet the specific needs of the project and/or account
- Significant capacity, including critical catastrophe capacity up to \$30 million



### Target Classes and Operations

- Four Wall Building Projects
- Engineering Related Civil Construction
  - Bridges
  - Pipelines
  - Tunnels
  - Dams
  - Water treatment facilities

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