Builder's Risk Product

Why do you need a Builder's Risk Policy? As either an owner or contractor you face many possibilities of loss to your building during course of construction:

- Collapse
- Fire damage
- Vandalism or malicious mischief
- Water, snow or ice damage
- Theft of building materials

Why should you choose the Builder's Risk Policy? The following are important features; make sure you have them all:

Coverage Features	Our Group	Competitors' Policy
"All Risk" Inland Marine Coverage form including theft up to the policy limit	\checkmark	?
Policy term for full duration of construction project	\checkmark	?
Extension of policy is done with simple endorsement	\checkmark	?
Builders Value Plus endorsement included for free	\checkmark	?
Transit and Off Premises Storage coverage included	\checkmark	?
Credits available for fenced project sites and sites with a watchman	\checkmark	?
Low minimum premiums with short term policies available	\checkmark	?
Policy written for owner or contractor	\checkmark	?

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.