

# Coverage Summary by Policy Type for the Builders Risk Plan Insured by Zurich

Beyond the extensive offerings standard to our builders risk policy, several coverages have default sub limits that can be increased and many more optional coverages can be purchased depending on the project or policy type. The tables on the following pages will help you navigate these coverages to provide the most robust policy for your builders risk client.



# Single Project Policy

Standard coverages not listed.

Coverages with Extra Sub Limit Options and Optional Endorsements for Purchase	Residential Projects	Commercial Projects Valued up to \$10 Million (Automated Process)	Commercial Projects Valued up to \$75 Million (Manual Process)
Additional Insured (including Architects & Engineers)	✓*	✓	✓
Backup of Sewers, Drains or Sumps	✓	✓	X
Better Green Coverage	✓	✓	✓
Business Income and Extra Expense	X	✓	✓
Claim Preparation Expense	X	✓	✓
Contract Change Order	✓	✓	✓
Contract Penalties	X	✓	✓
Debris Removal	✓	✓	✓
Earthquake or Earthmovement	✓	✓	✓
Existing Structure	✓	✓	✓
Existing Inventory Exclusion or Coverage	✓	✓	✓
Expediting Expense	✓	✓	✓
Fire Department Charge	✓	✓	✓
Flood or Water	✓	✓	✓
Fungus, Wet Rot, Dry Rot and Bacteria Limitation	X	X	✓
Inflation Guard	✓	✓	✓
Named Storm Deductible	✓	✓	✓
Ordinance or Law	✓	✓	✓
Permission to Occupy	X	✓	✓
Pollutant Clean-Up	✓	✓	✓
Rain, Snow, Sleet and Ice Coverage Extension	X	✓	✓
Rewards	✓	✓	✓
Scaffolding	✓	✓	✓
Scaffolding Re-Erection	✓	✓	✓
Site Work and Underground Property Exclusion	X	X	✓
Soft Costs	✓	✓	✓
Subdivision Fences, Signs and Walls	✓	✓	If Included in Value
Temporary Storage	✓	✓	✓
Testing	✓	✓	✓
Transit	✓	✓	✓
Valuable Papers	✓	✓	✓
Waiver of Coinsurance	X	✓	N/A

\*Only available for builder or owner

# Reporting Form Policy

Standard coverages not listed.

Coverages with Extra Sub Limit Options and Optional Endorsements for Purchase	Residential Projects	Commercial Projects Valued up to \$10 Million (Automated Process)	Commercial Projects Valued up to \$75 Million (Manual Process)
Additional Insured (including Architects & Engineers)	X	X	✓
Backup of Sewers, Drains or Sumps	Default Limit Only	Default Limit Only	N/A
Better Green Coverage	X	X	✓
Business Income and Extra Expense	X	X	✓
Claim Preparation Expense	X	X	✓
Contract Change Order	X	X	✓
Contract Penalties	X	✓	✓
Debris Removal	Default Limit Only	Default Limit Only	✓
Earthquake or Earthmovement	X	X	X
Existing Structure	X	X	✓
Existing Inventory Exclusion or Coverage	✓	✓	✓
Expediting Expense	X	X	✓
Extra Expense	X	X	✓
Fire Department Charge	Default Limit Only	Default Limit Only	✓
Flood or Water	X	X	X
Fungus, Wet Rot, Dry Rot and Bacteria Limitation	X	X	✓
Inflation Guard	X	X	✓
Model Home Contents	✓	✓	X
Named Storm Deductible	X	X	✓
Ordinance or Law	Default Limit Only	Default Limit Only	✓
Permission to Occupy	X	X	X
Pollutant Clean-Up	Default Limit Only	Default Limit Only	✓
Rain, Snow, Sleet and Ice Coverage Extension	X	X	✓
Rewards	Default Limit Only	Default Limit Only	✓
Scaffolding	Default Limit Only	Default Limit Only	✓
Scaffolding Re-Erection	Default Limit Only	Default Limit Only	✓
Site Work and Underground Property Exclusion	X	X	✓
Soft Costs	X	X	✓
Subdivision Fences, Signs and Walls	If Reported Separately	If Reported Separately	X
Temporary Storage	Default Limit Only	Default Limit Only	✓
Testing	X	X	✓
Transit	Default Limit Only	Default Limit Only	✓
Valuable Papers	Default Limit Only	Default Limit Only	✓
Waiver of Coinsurance	X	X	N/A

> Quote now

Log in now to quote and issue your next builders risk insurance policy.



> Become an agent

Receive instant access today with no minimum commitment when you complete our online form.



## About US Assure

US Assure distributes, underwrites and services construction and property insurance products across the U.S. for “A” rated carriers — and we’ve done so for more than 45 years. Our expertise lies in builders risk coverage, exclusively backed by Zurich. From single-family homes to commercial projects valued up to \$75 million, we’ve got you covered during construction, from the time the ground is cleared to the installation of the final finishes. Additionally, we supplement this with products for premises liability, vacant structures and rental homes. We offer quick access to our products, provide online policy issuance and expect no minimum volume commitment to get started. For more information, visit [usassure.com](https://usassure.com).

## Contact Us

[usassure.com](https://usassure.com)

(800) 800 - 3907

8230 Nations Way, Jacksonville, FL 32256



US Assure is an independent, third-party administrator managing policy processing for certain builders risk policies issued by Zurich and its affiliated companies. US Assure does business as US Assure, Inc. and US Assure Insurance Services of Florida, Inc. In California, US Assure operates as InLink Insurance Services (CA license # OD44490).

This is intended as a general description of certain types of insurance and services available to qualified customers. Any description of policy provisions is meant to give a broad overview of coverages and does not revise or amend a policy. Refer to the policy coverage form for a complete representation of the scope of coverage, terms, conditions, exclusions and more. The policy is the contract that specifically and fully describes your coverage. Some products may not be available in all states and may only be offered on a non admitted basis. Product availability is subject to change.