

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

Comprehensive course of construction coverage is available for residential and commercial new construction, remodeling and installation projects of any size and value. Beyond the extensive offerings standard to our Builders Risk Policy insured by Zurich, additional coverages and optional endorsements can be secured depending on the project or policy type. The following tables will assist you in analyzing these options in order to provide the most robust coverage for your builders risk client. Our dedicated team of more than 50 specialists is also available at **(800) 800 – 3907** to guide you through the process.

*This is intended as a general description of certain types of insurance and services available to qualified customers. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.*

## Coverage by Policy Type: Builders Risk Plan Insured by Zurich

### Single Project Policy

Optional and Specialized Endorsements	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)	✓*	✓	✓
Back-up of Sewers, etc.	✓	✓	×
Better Green Coverage	✓	✓	✓
Business Income and Extra Expense	×	✓	✓
Claim Preparation Expense	×	✓	✓
Contract Change Order / Inflation Guard	✓	✓	✓
Contract Penalties	×	✓	✓
Debris Removal	✓	✓	✓
Earthquake or Earthmovement	✓	✓	✓
Existing Structure	✓	✓	✓
Existing Inventory Exclusion or Coverage	✓	✓	✓
Expediting Expense	✓	✓	✓
Extra Expense	✓	✓	✓
Fire Department Charge	✓	✓	✓
Flood or Water	✓	✓	✓
Fungus, Wet Rot, Dry Rot, and Bacteria Limitation	×	×	✓
Named Storm Deductible	✓	✓	✓
Ordinance or Law	✓	✓	✓
Permission to Occupy	×	✓	✓
Pollutant Clean-up	✓	✓	✓
Rain, Snow, Sleet and Ice Coverage Extension	×	✓	✓
Rewards	✓	✓	✓
Scaffolding	✓	✓	✓
Scaffolding Re-erection	✓	✓	✓
Site Work and Underground Property Exclusion	×	×	✓
Soft Costs	✓	✓	✓
Subdivision Fences, etc.	✓	✓	If Included in Value
Temporary Storage	✓	✓	✓
Testing	✓	✓	✓
Transit	✓	✓	✓
Valuable Papers	✓	✓	✓
Waiver of Coinsurance	×	✓	N/A

\* Only Available for Builder or Owner

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### Reporting Form Policy

Optional and Specialized Endorsements	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)	×	×	✓
Back-up of Sewers, etc.	Default Limit	Default Limit	N/A
Better Green Coverage	×	×	✓
Business Income and Extra Expense	×	×	✓
Claim Preparation Expense	×	×	✓
Contract Change Order / Inflation Guard	×	×	✓
Debris Removal	Default Limit	Default Limit	✓
Earthquake or Earthmovement	×	×	×
Existing Structure	×	×	✓
Existing Inventory Exclusion or Coverage	✓	✓	✓
Expediting Expense	×	×	✓
Extra Expense	×	×	✓
Fire Department Charge	Default Limit	Default Limit	✓
Flood or Water	×	×	×
Fungus, Wet Rot, Dry Rot, and Bacteria Limitation	×	×	✓
Model Home Contents	✓	✓	×
Named Storm Deductible	×	×	✓
Ordinance or Law	Default Limit	Default Limit	✓
Permission to Occupy	×	×	×
Pollutant Clean-up	Default Limit	Default Limit	✓
Rain, Snow, Sleet and Ice Coverage Extension	×	×	✓
Rewards	Default Limit	Default Limit	✓
Scaffolding	Default Limit	Default Limit	✓
Scaffolding Re-erection	Default Limit	Default Limit	✓
Site Work and Underground Property Exclusion	×	×	✓
Soft Costs	×	×	✓
Subdivision Fences, etc.	If Included in Value	If Included in Value	If Included in Value
Temporary Storage	Default Limit	Default Limit	✓
Testing	×	×	✓
Transit	Default Limit	Default Limit	✓
Valuable Papers	Default Limit	Default Limit	✓
Waiver of Coinsurance	×	×	N/A

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