



# Builders Risk

### Great People. Integrity. Innovation.

Builders Risk coverage is critical to contractors, owners, and developers as it protects against the unique property loss exposures associated with construction projects. From residential to commercial, new construction to renovations—including coverage for existing structure or not, project specific to reporting—we have comprehensive and flexible coverage options to address a wide variety of project types and coverage needs.

Broad definition for covered property: foundations, excavations, grading, filling, attachments, permanent fencing, and other fixtures are covered in addition to materials and supplies that are to become a permanent part of the building.

Policies can be customized through a variety of optional coverages including:

- Delay including Soft Costs
- Rental Income and Income
- Flood
- Earthquake
- Equipment Breakdown including Hot Testing
- Green Buildings
- Claim Prep Expense
- Contract Penalty
- Blueprints and Construction Documents
- Change Orders

### Automatic Coverage Provided

- Debris Removal Expense
- Expense to Re-Erect Scaffolding
- Ordinance or Law
- Emergency Removal Expense
- Business Personal Property
- Pollutant Cleanup and Removal
- Limited Fungus Coverage (available in most states)
- Rewards
- Waterborne Property
- Sewer Backup
- Expediting Expense
- Temporary Storage
- Transit
- Fire Department Service Charges
- Trees, Shrubs and Plants

**BFM also has expert claims staff to help you promptly settle a loss and resume construction. Let our experience help you in your time of need.**



**Berkley**  
**Fire & Marine**

| a Berkley Company

### TAKE THE NEXT STEP

**For more information & to get a quote, contact us by phone or email.**

