

Protect Your Business and Your Investment with a **Builder's Risk Policy**



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Why do you need a Builder's Risk Policy?

Builder's Risk Insurance protects your business during the construction or renovation of a building or structure. If you sustain a physical loss or damage to any of your building materials, equipment, fixtures, or tools during a construction project, your policy may cover your losses. If your business is undertaking any kind of construction project, having a comprehensive Builder's Risk policy is essential to your risk management.

Policy features may vary by carrier.

What Does a Builder's Risk Policy Cover?



Property Damage

If your property, tools, materials, or fixtures are damaged due to a covered incident during your construction project, your Builder's Risk Policy may cover the loss. The policy will typically cover both the buildings and structures that are under construction as well as the materials, supplies, and equipment your business is using to complete the project.



Lost Sales or Revenues

Some Builder's Risk Policies may cover additional soft costs beyond property damage, including any lost sales or revenues that your business might incur as a result of your property damage. If a covered loss costs your business future sales, rental income, or other revenues, your insurance policy may cover those losses.



Interest and Taxes

Damage to your property during a construction project can also cause additional taxes and interest on loans due to a delay in the project. If your business sustains any of these costs, your policy may cover them.

Do Projects Finish Within Budget?



■ >10% over budget ■ Within Budget