

coverage comparison

Our Builders Risk Plan has coverages not available from an HO-3 or other companies.

The chart below highlights the many features of the best Builders Risk Plan in the business.

POLICY FEATURE	ZURICH BUILDERS RISK PLAN COVERAGE FORM (40471)	HOMEOWNERS POLICY	OTHER CARRIER
Covered Insureds			
	General contractor, subcontractors, suppliers, homeowners/mortgagees	Homeowners/mortgagees only	General contractor, subcontractors, suppliers, homeowners/mortgagees
Limits of Liability			
Structure	Estimated completed value, including overhead and profit	Replacement cost of structure up to limit	Estimated completed value
Temporary Premises	Up to \$10,000	Limited	Yes
In Transit	Up to \$25,000	Limited	Yes
Covered Property			
Residential	Yes	Yes	Yes
Commercial	Yes	No	Yes
Model Homes	Yes	No	No
Building Materials	Yes	Limited	Yes
Tree, Shrubs, Lawns	Yes	\$5,000/item up to 5% of dwelling limit	No
Property Owned by Subcontractors	Yes	No	No
Coverages			
Theft of Building Materials	Yes	Excluded	Yes
Glass	Yes	Not on vacant structure after 60 days	Yes
Vandalism	Yes	Not on vacant structure after 60 days	Yes
Backup of Sewer and Drains	\$5,000	Excluded	Yes
Valuable Papers	Up to \$20,000	\$1,500 (no business data)	No
Debris Removal	Limit + \$20,000	Limit + 5% (\$500 for any one tree, up to \$1,000 total)	25% of amount payable
Fire Department Charge	\$10,000	\$500	\$1,000
Pollution Cleanup	Up to \$15,000	Limited	\$10,000
Sinkhole Collapse	Yes	Excluded	No
Scaffolding Re-erection	\$10,000	No	No
Profit	Yes	No	No
Overhead (soft costs)	Yes	No	No
Loss Control and Reward Program	Rewards up to \$10,000	No	No