

# Premier Protector – Builder’s Risk™

Whether you're a contractor with multiple concurrent jobs, or a property owner with capital improvements on the horizon, Premier Protector – Builder’s Risk™ from Liberty Mutual Insurance, offers the flexible program structure and broad builder’s risk coverage you need, with a clearly written, easy-to-understand policy you want.



## Clear Structure and Language

Whether you’re at the beginning of a project, or your relationship is drawing to a close, uncertainties and inconsistencies with policy terms are eliminated with Premier Protector—Builder’s Risk. Our intuitive structure, format, and clear language highlights terms, coverages, deductibles, and limits all on the declarations— front and center.

## The Right Coverage Tailored to Your Needs

The flexibility that’s built into our Premier Protector – Builder’s Risk allows you to protect your projects as they change over time. This program allows options for:

- **Single Project:** Ability to write projects that are \$500M or more.
- **Master Builder’s Risk:** Coverage for your entire portfolio with pre-established rates and terms and conditions that accommodate your changing projects.

Coverage Details	
Builder’s Risk Limits	> \$50M per location
Total Project Value	Broad definitions offer clarity and protection that include: <ul style="list-style-type: none"><li>■ Materials and labor costs</li><li>■ General conditions expense</li><li>■ Construction management fees</li><li>■ Contractor’s profit and overhead</li><li>■ Temporary structures</li><li>■ Landscaping materials</li><li>■ Furniture and fixtures intended to become a part of an insured project</li></ul>
Escalation or Increased Limits Clauses	Automatically protect against unanticipated increases in a project’s cost due to change orders
High Hazard CAT Capacity	Including Named Storm, Flood and Earth Movement
Testing	Hot and cold testing
Green Building	Includes applicable green standards
Time element	Broader coverage to include income loss from that part of an insured project which, at the time of loss or damage, is being used for its intended purpose
Occupancy	No occupancy exclusion
Property in transit and off-site storage	Transit coverage worldwide for transportation via aircraft

As a Fortune 100 company and a leading provider of property and casualty insurance, Liberty Mutual Insurance has the resources and expertise to provide tailored domestic and multinational insurance and risk-management solutions to meet the specific needs of your business, regardless of size and location. Visit [libertymutualgroup.com/business](http://libertymutualgroup.com/business), or contact your independent agent or broker.

Coverage Details Cont'd...	
Coverage of Extensions	<ul style="list-style-type: none"> <li>■ Claim Preparation Expense</li> <li>■ Construction Documentation, Valuable Papers, and Records</li> <li>■ Construction Trailers</li> <li>■ Contract Penalties</li> <li>■ Contractor Expediting and Extra Expenses</li> <li>■ Crane Re-Erection Expense</li> <li>■ Damage to Existing Real Property from Construction Operations</li> <li>■ Debris Removal (includes recycling expenses)</li> <li>■ Design Professional Fees</li> <li>■ Dishonest Acts</li> <li>■ Electronic Vandalism</li> <li>■ Fine Arts</li> <li>■ Fire Protection Equipment Refills</li> <li>■ Fungus</li> <li>■ Government Authority Protection Service Charges</li> <li>■ Ingress or Egress</li> <li>■ Miscellaneous Property of Others</li> <li>■ Off-Premises Service Interruption – Direct Damage</li> <li>■ Ordinance or Law – Demolition and Increased Cost of Construction</li> <li>■ Ordinance or Law – Undamaged Portion of the Insured Project</li> <li>■ Pollutant Clean-Up and Decontamination</li> <li>■ Preservation of Property Protection Expense</li> <li>■ Radioactive Contamination</li> <li>■ Reward Payments</li> <li>■ Scaffolding, Forms, or Falsework Re-Erection Expense</li> <li>■ Spare Construction Materials</li> </ul>

### Certified In-House Engineers

Our dedicated property risk engineers work with you to help lower your total cost of risk. With deep engineering and construction expertise, they'll identify exposures, quantify costs, and recommend practical solutions.

### Dedicated Inland Marine Underwriters

Our team of dedicated inland marine underwriters have the industry expertise to create a customized program for your business. Located throughout the country, their primary goal is to build a strong and lasting relationship with you and your broker.

To learn more about builder's risk and inland marine coverage contact your inland marine underwriter or Liberty Mutual representative today.

