



BUILDERS' RISK FOR HOME BUILDERS

St. Paul Travelers IM PAK® Builders' Risk Program provides extensive coverage geared specifically towards the needs of construction professionals. Combine outstanding coverage with our extremely flexible coverage options and professional loss prevention and engineering services, and you'll understand why the IM PAK Builders' Risk Program is a marketplace leader.

HERE ARE SOME OF THE FEATURES WE OFFER.

- Labor, reasonable profit and delivery charges considered in valuation.
- Coverage included for resulting loss from faulty, inadequate or defective materials, workmanship or maintenance.
- No glass limitations.
- Fencing, cribbing, scaffolds and construction forms covered up to the basic limit of insurance.
- Property is covered while undergoing testing.
- Ordinance or law coverage included up to \$250,000.
- Expediting costs and additional cost of construction materials and labor covered up to 5% of the basic limit of insurance or \$100,000, whichever is less.
- Valuable papers and records covered up to \$50,000.
- Pollutant clean up and removal covered up to \$10,000 annual aggregate.
- Coverage for expense incurred at our request to determine the amount of loss included up to \$5,000.
- Optional coverages available include: model homes, and equipment breakdown.
- Professional engineering services and comprehensive loss control programs are available.



InlandMarineExperts.com

CALL YOUR ST. PAUL TRAVELERS INLAND MARINE TEAM FOR MORE REASONS TO GO WITH A LEADER

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by St. Paul Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.



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