

## Coverage Highlights and Comparison



## BUILDERS' RISK EXTENDED COVERAGE PLUS ENDORSEMENT

Builders' Risk Inland Marine Coverage Form, MA112, with  
Builders' Risk Inland Marine Extended Coverage Endorsement and Supplemental Schedule, MA258

Coverage for nonreporting projects involving new ground-up construction only and single building or structure of superior construction<sup>1</sup> with completed value limits higher than \$10 million. This summarizes the coverages provided by the listed insurance forms, depending on the coverage option purchased or quoted and the forms approved in each state. Any higher limits that appear in your sales proposal replace the standard limits listed. For complete details of the terms, conditions, limitations and exclusions, please see your policy.

BUILDERS' RISK WITHOUT AND WITH EXTENDED PLUS ENDORSEMENT		
Coverage feature	MA112	MA112 with MA258
Claims preparation expense	\$10,000	\$50,000
Construction contract penalty	\$10,000	\$100,000
Debris removal – additional amount	\$25,000	\$500,000
Emergency removal expenses	\$10,000	\$100,000
Emergency removal number of days	30 days	60 days
Escalation of limit	Not included	Up to 5% of limit, maximum \$500,000
Expediting expenses	\$25,000	\$250,000
Fire department service charges	\$10,000	\$100,000
Fire protection equipment recharge	\$10,000	\$50,000
Fraud and deceit	\$50,000	\$100,000
Fungi, wet rot, dry rot and bacteria	\$15,000, 12-month period	\$50,000, 12-month period
Ordinance or law new construction: Cov. B – Demolition cost	\$50,000	\$1 million
Cov. C – Increased construction costs	\$50,000	\$1 million
Pollutant clean up and removal	\$25,000, 12-month period	\$100,000, 12-month period
Rewards	\$10,000	\$25,000
Soft costs	\$25,000	\$100,000
Temporary structures expense	\$10,000	\$50,000
Transit and storage locations	\$50,000	\$500,000
Trees, shrubs, plants and lawns	\$10,000 per occurrence \$500 per item	\$50,000 per occurrence \$500 per item
Valuable papers and records	\$25,000	\$100,000

<sup>1</sup> Superior construction includes buildings that are masonry noncombustible, masonry fire resistant and fire resistant.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2021 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.