

Premier Protector — Builder's Risk™

Inland marine for projects and portfolios

Whether you're a contractor with multiple concurrent jobs, or a property owner with capital improvements on the horizon, Premier Protector — Builder's Risk offers the flexible program structure and broad builder's risk coverage you need, with the 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 highlight 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

Coverage for everything from the most basic projects, to the most complex.



Master builder's risk

Coverage for your entire portfolio with pre-established rates and terms and conditions that integrate all of your coverage needs.

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 has 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.

Coverage details

Builder's risk limits	Project builder's risk: projects greater than \$50M in value Master builder's risk: projects of all sizes
Total project value	Broad definitions offer clarity and protection that include: <ul style="list-style-type: none"> • Materials and labor costs • General conditions expense • Construction management fees • Contractor's profit and overhead • Temporary structures • Landscaping materials • Furniture and fixtures intended
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	Up to 60 consecutive days
Property in transit and off-site storage	No occupancy exclusion
Coverage of extensions	<ul style="list-style-type: none"> • Claim preparation expense • Construction documentation, valuable papers, and records • Construction trailers • Contract penalties • Contractor expediting and extra expenses • Crane re-erection expense • Damage to existing real property from construction operations • Debris removal (includes recycling expenses) • Design professional fees • Dishonest acts • Electronic vandalism • Fine arts • Government authority protection service charges • Ingress or egress • Miscellaneous property of others • Off-premises service interruption – direct damage • Ordinance or law – demolition and increased cost of construction • Ordinance or law – undamaged portion of the insured project • Pollutant cleanup and decontamination • Preservation of property protection expense • Radioactive contamination • Reward payments • Scaffolding, forms, or falsework re-erection expense • Spare construction materials

Partner with Liberty Mutual, and you benefit from the financial strength, security, and capacity of a Fortune 100 carrier. Go beyond business as usual.

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



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