



CONSTRUCTION PROJECT INSURANCE

BUILDERS' CHOICE POLICY HIGHLIGHTS

Capacity:

- Up to \$200 million working capacity for course of construction
- Up to \$30 million Wrap up

Appetite:

- Commercial, industrial, healthcare facilities, manufacturing, and high rise
- Civil engineering works and infrastructure (bridges, roads, tunnels, dams, sewer pipes, and pipe lines)
- Healthcare (hospitals, seniors complexes)
- Educational (schools and universities)
- Recreational (recreational and sports centers)
- Utilities and power generation (including power stations, hydroelectric, and wind turbines)
- Transmission and distribution lines
- Mining
- Transportation (storage facilities)
- Residential multi-unit construction
- Multi-family residential projects (including wood frame construction with approved watchman or video surveillance provider)

A complete insurance solution for all construction risks—from mid-sized to large and complex projects

Our comprehensive Builders' Choice solution provides enhanced coverage in one easy-to-understand packaged policy and addresses the specific exposures of new construction projects, including residential, institutional, commercial, and infrastructure.

What's more, our dedicated team of construction and contracting specialists use their unparalleled knowledge and in-house engineering expertise to deliver the right insurance solution and risk assessment for each unique project, with the ability to provide custom wordings where required.

ABOUT US

Northbridge Insurance is a leading Canadian commercial insurer. Working closely with our broker partners and leveraging our in-depth industry expertise, we help businesses operate more safely so they can worry less about risks and focus on opportunities.

Learn more at www.northbridgeinsurance.ca.



Builders' Choice – Coverage Features

PRODUCT FEATURES

- A Stand-alone construction project package policy
- Allows for compliance with CCDC (Canadian Construction Documents Committee)
- Optional completed operations periods 12, 24 or 36 months
- Current operations coverage for remedial work after “termination date” of policy 90, 180 or 365 day options
- 60 day cancellation clause
- No Coinsurance form
- Ability to offer:
 - London Engineering Group (LEG) and;
 - Defects Exclusion forms

EXTENSIONS OF COVERAGE BUILDER'S RISK

- Transit - \$100,000
- Property in storage at other location - \$100,000
- Extra expense - \$25,000
- Debris removal
- Testing of building systems
- Rewards - \$10,000
- Fire department service charges - \$25,000
- Professional fees - \$50,000
- Permission for repairs - \$100,000
- Building by-laws - included
- Pollutant Clean-up and Removal - \$25,000
- Sewer and road extension
- Valuable papers - \$25,000
- Fire suppression system recharge expenses - \$25,000

PROJECT INTERRUPTION COSTS

- Extra expense - \$25,000
- Fines, damages, penalties - \$25,000
- Off-premises heat, power, gas, water or communication Services - \$25,000
- Interruption by civil authority - \$25,000
- Extended soft costs
- Expenses for reduction of loss
- Loss of lease - \$25,000

WRAP UP LIABILITY

- Comprehensive coverage for the owner, general contractor, all subcontractors and consulting engineers and architects
- Extension for performance of remedial work 90, 180 or 365 days
- All risk tenants legal liability (blanket all locations) - \$250,000
- Non owned automobile
- Optional 12, 24 or 36 month completed operations periods
- Contingent employer's liability
- Broad form property damage
- Incidental medical malpractice
- Personal & advertising injury liability
- Medical payments - \$25,000
- Fungi liability - \$500,000
- Employees & volunteer workers as additional insureds
- Separation of insureds, cross liability
- Blanket additional insureds (as required by contract)



Builders' Choice — **Builder's Risk Insurance**

KEY COVERAGE	WHY YOU NEED IT	HOW THE COVERAGE MAY HELP YOU
Project Interruption Costs	Project Interruption Costs covers soft costs*, extra expenses, and loss of rents as a result of a delay due to direct physical loss at a project site.	The completion of a new apartment building is delayed due to a fire at the project site. As a result, the scheduled completion date will be missed by three months. Project Interruption Costs will include coverage for the reduction of rental income due to the delay.
Testing of Building Systems	The Testing of Building Systems extension covers mechanical or electrical breakdown during start-up or testing of building systems.	The general contractor turns on the building HVAC system after installation is completed to ensure everything is working. As soon as the system is on, there is an electrical short that damages some of the wiring and HVAC components. The Testing of Building Systems extension covers such damage for up to 30 days.
Sewer & Road Extension	The Sewer & Road Extension provides specific coverages for projects that involve sewer and watermain or road construction.	A sewer installation project site is shut down due to harsh winter weather. Uninstalled sewer piping is moved to a fenced storage area at the project site. Once construction is set to resume, it is discovered that the sewer piping has been stolen. The Sewer & Road Extension provides coverage for up to 180 consecutive days when construction activity has ceased.
Pollution Clean Up & Removal	Pollution Clean Up & Removal covers the expense to clean-up the sudden and accidental release of pollutants at the project site.	A storage area at the project site containing various oils and chemicals is damaged by a fire. As a result, the oils and chemicals seep into the ground. The Pollution Clean-Up & Removal extension will pay for the expense to clean-up the pollutants at the site.

Ask us about other included features:

- No Co-Insurance Clause
- Removal of Property From a Project Site
- Debris Removal
- Interruption by Civil Authority
- Loss of Lease



Builders' Choice — Wrap Up Liability Insurance

KEY COVERAGE	WHY YOU NEED IT	HOW THE COVERAGE MAY HELP YOU
Project-Specific Coverage	Project-Specific Coverage includes the owner, general contractor/project manager, consulting architects and engineers (except for their professional liability), and all subcontractors, eliminating the need to collect individual certificates of insurance.	During the construction of a high rise condominium, a subcontractor drops a brick on a pedestrian. The project's Wrap Up Liability would respond in place of the subcontractor's own policy.
Remedial Work Coverage	Remedial Work Coverage includes up to 365 days for remedial work directly related to the correction of project deficiencies.	The Wrap Up liability on a completed condominium high rise has lapsed (except for Completed Operations coverage) and the condominium is now responsible for the premises liability. One of the unit owners has reported that the hot and cold water faucets in her bathroom were installed in reverse order. The plumbing subcontractor is asked to fix the order of faucets and in the process of welding the pipes, the drywall dust ignites and damages the tile work. Since the wrap up has lapsed, this is covered by the Remedial Work Coverage as it was work directly related to the correction of deficiencies in the project.
Completed Operations Period	The Completed Operations Period for COCs is 12, 24, or 36 months.	18 months after the condominium high rise has been completed, a pipe bursts, flooding numerous floors. The cause was determined to be faulty pipe installation during the original construction of the building. Because the policy has a 24-month Completed Operations coverage, the resulting property damage is covered.
Non-Owned Automobile	The Non-Owned Automobile extension protects contractors against claims arising from employees driving their own vehicles on company business.	The general contractor sends an employee to pick up tools from a contractor's equipment rental company. The employee uses his own vehicle to pick up the tools and en route gets into an accident. His own insurance is insufficient for the bodily injury and damage caused to third party property that he is legally liable for. The Non-Owned Automobile policy is intended to respond in this case.