

Inland Marine Builder's Risk extension endorsements

eCLIQ® Product Highlights



FOR AGENTS AND BROKERS

Liberty Mutual Insurance offers flexible solutions for contractors, developers, and owners, involved in new construction.

The Builder's Risk extension endorsements bundle the most frequently requested coverages, providing comprehensive protection, and making it easier to protect your clients.

Project Limits	Up to \$50,000,000
Project Type	Commercial and residential, including small residential, large industrial, schools, hotels, retail centers and more.

Key coverages automatically included in the extension endorsements[†]:

Trees, Shrubs and Plants Away from a Covered Jobsite – We have extended coverage available to offsite trees, shrubs and plants, beyond those in storage or in transit.

Blueprints and Construction Documents – We provide coverage for the cost of research and reproduction of blueprints and other construction documents due to direct physical loss by a covered peril.

Inflation Increase – The limit in the declarations will be increased by 3% to compensate for increased prices due to inflation.

Contract Change Order – We pay for increased construction costs related to changes in construction specifications following a covered peril.

Claim Preparation Expense – Covers certain reasonable and necessary expenses for claim preparation incurred by you.

Construction Trailers and Contents – Covers direct physical loss by a covered peril to a construction trailer and contents located at a jobsite.

Equipment Breakdown – Covers direct physical loss to covered property caused by explosion, rupture, bursting, mechanical breakdown or electrical currents.

Fire Protective Equipment Recharge – We pay for reasonable and necessary expenses you incur to recharge or refill fire protective equipment which has been discharged under certain conditions.

Green Building Construction Costs – We pay for reasonable and necessary costs relating to complying with "Green Certification" standards in the construction of a covered building or structure.

Blanket Additional Loss Payees, Additional Insureds and/or Mortgagees – No need to request individual loss payees, additional insureds or mortgagees be added, they're automatically included.

Interests of Subcontractors, Sub-Subcontractors and Suppliers – We cover the interest of your subcontractors and suppliers, while their covered property is at the jobsite.

Soft Costs and Rental Income - Added Expenses – Includes incidental coverage for additional insurance premiums, licenses, permits, tax credits and project managers.

Delay in Completion - Extra Expense – In the event of a covered delay, we cover extra expenses incurred to establish operations at replacement premises or temporary locations, including certain relocation expenses.

Coverage Description	Included in IM 7050	Extension Endorsement* CM 88 93	Extension Plus Endorsement** CM 88 94
Additional Limit - Debris Removal	\$5,000	\$100,000	\$250,000
Emergency Removal - Time Limit	10 Days	30 Days	30 Days
Emergency Removal Expenses	\$10,000	\$25,000	\$50,000
Limited Fungus Coverage	\$15,000	\$50,000	\$100,000
Waterborne Property	\$10,000	\$50,000	\$100,000
Contract Penalty	\$10,000	\$25,000	\$50,000
Expediting Expenses	\$10,000	\$100,000	\$250,000
Fire Department Service Charges	\$1,000	\$25,000	\$50,000
Ordinance or Law, Increased Cost to Repair and Cost to Demolish/Clear Site			
Building is Repaired or Replaced	\$50,000	\$250,000	\$500,000
Building Is not Repaired or Replaced	\$50,000	\$250,000	\$500,000
Personal Property	\$10,000	\$25,000	\$50,000
Pollutant Cleanup and Removal	\$25,000	\$50,000	\$100,000
Rewards	\$1,000	\$10,000	\$25,000
Sewer Backup	\$10,000	\$25,000	\$50,000
Storage Locations	\$10,000	\$250,000	\$500,000
Testing	\$10,000	\$25,000	\$100,000
Transit	\$10,000	\$250,000	\$500,000
Trees, Shrubs, and Plants			
At a Covered Jobsite	\$10,000	\$50,000	\$100,000
Away from a Covered Jobsite	Not Included	\$5,000	\$10,000
Re-Erection of Scaffolding, Forms, and Falsework	Not Included	\$25,000	\$50,000
Blueprints and Construction Documents	Not Included	\$25,000	\$50,000
Inflation Increase	Not Included	3%	5%
Contract Change Order	Not Included	3%	5%
Claim Preparation Expense	Not Included	\$25,000	\$50,000
Construction Trailers and Contents	Not Included	\$50,000	\$250,000
Equipment Breakdown	Not Included	\$25,000	\$100,000
Fire Protective Equipment Recharge	Not Included	\$10,000	\$25,000
Green Building Construction Costs	Not Included	\$10,000	\$50,000
Blanket Additional Loss Payees, Additional Insureds and/or Mortgagees	Not Included	Included	Included
Interests of Subcontractors, Sub-Subcontractors and Suppliers	Not Included	Included	Included
Soft Costs and Rental Income - Added Expenses	Rated Separately	\$25,000	\$100,000
Delay in Completion - Extra Expense	Not Included	\$25,000	\$100,000

*Recommended for new residential and commercial projects valued over \$1,000,000.

**Recommended for new commercial projects valued over \$10,000,000