

# Commercial Construction Program

## General Liability and Builders Risk

Only for Best in Class Owners/Builders!



**COVE PROGRAMS**

### **Target Construction Risks:**

- Government/Infrastructure
- Light Industrial
- Apartments
- Retail / Hotels
- Educational / Student Housing
- Hospitals / Senior living / Nursing homes

### **General Liability - “A 15” paper:**

- ISO Based Policy Form + construction coverage enhancements
- Limits up to \$2m / \$4m / \$4m - Defence outside limits
- Wrap (OCIP/CCIP) - Single Project or Rolling; Non Wrap - Single Project or Practice Policies
- Up to 5 Year Policy Period
- All States (except New York)
- Minimum Premium \$25,000
- XS Limits available

### **Builders Risk- “A 15” paper:**

- Flexible Reporting
- Optional coverage for flood, earthquake, equipment breakdown
- Automatic Coverage for sinkhole collapse
- Short and long term policies available
- Return premiums for projects completed early

*Highly risk-selective; intelligent level of program design flexibility*

Direct to Retailers – Direct from Cove Underwriters

For more information, please contact [info@coveprograms.com](mailto:info@coveprograms.com)  
or for immediate response [submissions@coveprograms.com](mailto:submissions@coveprograms.com)

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