

Installation Coverage Analyzer



In evaluating different Installation policies, be sure to take a close look at these key coverage features.

Key Points of Comparison	Analysis Tip	The Hartford's Installation Coverage*	Other Carrier's Installation Coverage
<input type="checkbox"/> Covered Property	<p>Many policies tend to be vague about what is covered in this area – and to what extent.</p> <p>Does the competition cover re-erection expense?</p>	<p>Our policy provides up to \$100,000 of coverage for temporary structures, cribbing, falsework, scaffolding, construction forms, fences and signs.</p> <p>We pay up to \$10,000 to re-erect undamaged portions of this property made necessary by a covered loss.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<input type="checkbox"/> Soft Costs	<p>Is this included in the Coverage Form as an Optional Coverage or does it require the attachment of a separate endorsement?</p>	<p>Activated by a Schedule entry, this Optional Coverage is not often found in competitors' Installation Forms.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<input type="checkbox"/> Escalation Clause	<p>This feature can be particularly valuable to protect the insured from undetected increases in building costs. However, very few policies offer this option.</p>	<p>This Optional Coverage provides extra limit in the event of total loss, up to 5% of the job site limit (not to exceed \$100,000).</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<input type="checkbox"/> Earned Profit for Contractors	<p>Make sure the policy doesn't just reimburse the insured for lost or damaged materials.</p>	<p>We cover materials and labor as well as the contractor's earned profit up to the time of the loss.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<input type="checkbox"/> Contractors' Tools and Equipment	<p>This provides additional coverage over and above existing insurance or where none exists.</p>	<p>\$500 per item, up to \$2,500 per year for owned or leased tools and equipment on the job site.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<input type="checkbox"/> Extra Expense	<p>Most policies offer no protection for these Extra Expenses.</p>	<p>Covers up to \$5,000 of Extra Expenses for lodging, transportation and meals in the event of loss.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>

continued

**Key Points
of Comparison**

Analysis Tip

**The Hartford's
Installation Coverage***

**Other Carrier's
Installation Coverage**

**Debris
Removal**

Some policies pay only a maximum of 25% of the physical loss – and that's only within the policy limit.

Provides a Debris Removal limit as an *additional* coverage, with up to \$100,000 payable in full – subject to the policy deductible.

Testing

Many policies do not cover testing, and if they do, many have a sublimit.

Includes coverage for pneumatic and hydrostatic testing.

**Faulty
Design**

Some carriers don't clearly cover damage that results from faulty design.

Pays resultant damage caused by:

- faulty design
- faulty workmanship
- faulty materials

**Property of
Others**

Where this is available, protection is often limited to strictly legal liability.

Covers the insured's responsibility for the property of others on site, at temporary locations and in transit. Not restricted to legal liability only.

**Valuable
Papers**

Many policies don't offer any explicit coverage in this area.

Automatically includes up to \$10,000 of coverage to research, restore or replace blueprints and other construction documents at the job site, including those in electronic form.

**Pollutant
Clean Up
and Removal**

Many competitors exclude pollution in its entirety.

\$10,000 per occurrence, with a maximum of \$25,000 per policy year for the costs to extract pollutants from land or water at the job site.

* These general descriptions of coverage features do not replace the terms of the policy and will not change the coverage provided in the policy. See the policy for full descriptions of coverages. If there is any discrepancy between this document and the policy, the terms of the policy apply.