



## BUILDERS' RISK ENDORSEMENT (Extra Coverage)

For an additional premium, **we** provide coverage under this endorsement subject to the **terms** contained in the General Policy Provisions.

### WHAT WE PAY FOR

**We** pay for direct physical loss to covered property at the premises described in the Declarations caused by or resulting from any covered cause of loss. For covered causes of loss applicable to **your** policy, refer to the Cause of Loss form attached to this policy.

Covered property means the following type of property for which a Limit of Insurance is shown in the Declarations: **Building Under Construction** means the building or structure described in the Declarations while in the course of construction, including:

- a. foundations;
- b. if intended to become a permanent part of the building or structure described in the Declarations, the following property located in or on the building or structure or within 100 feet of its premises:
  - (1) fixtures, machinery and equipment used to service the building; and
  - (2) **your** building materials and supplies used for construction;
- c. if not covered by other insurance, temporary structures built or assembled on site, including cribbing, scaffolding and construction forms.

### WHAT WE DO NOT PAY FOR

**We** do not pay for loss or damage to:

- a. land, including land on which the building is located;
- b. the following property when located outside of buildings:
  - (1) lawns, trees, shrubs or plants;
  - (2) radio or television antennas, including their lead-in wiring, masts or towers; or
  - (3) signs.

### EXTENSION OF COVERAGE

**Building Materials and Supplies of Others.**

- a. **You** may extend the insurance provided by this endorsement to apply to building materials and supplies that are:
  - (1) owned by other;
  - (2) in **your** care, custody or control;
  - (3) located in or on the building described in the Declarations or within 100 feet of its premises; and
  - (4) intended to become a permanent part of the building.
- b. The most **we** will pay for loss or damage under this Extension is \$2,500 at each described premises. The limits applicable to the Extension of Coverage are in addition to the Limits of Insurance shown in the Declarations Page.  
**Our** payment for loss or damage to property of others will only be for the account of the owner of the property.