



Media Watch

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Page: 30

Ask an Agent....

GLB Insurance answers your construction insurance questions

Do you have a question about your construction insurance policy? A concern about your company's coverage? Or have something you simply don't understand about the insurance world?

Get expert answers to real construction insurance questions. Below are questions that insurance companies regularly ask about insurance coverage:

Q: Does my Builders Risk policy provide liability coverage should someone become injured at the construction site?

A: No. You will need to obtain Commercial General Liability coverage to protect yourself from liability claims for injury or property damage to persons or property other than your employees or the employees of any subcontractors that you hire. You also need to make sure that your subcontractors carry commercial general liability naming you as additional insured. You and your subcontractors must carry employer liability and workers' compensation for your employees as per state law.

Q: Are damages caused by flood and earthquake included in my policy?

A: No, flood and earthquake are standard exclusions on almost all insurance policies. However, they are included in auto policies. These coverages are available as an add-on to other policies for an additional cost. □

30 Construction Connection/April 2007