



## Prime Package® for General Commercial Building Contractors

From the Property & Inland Marine Division

### Who & What are Eligible?

- General Building Contractors doing Public and Private Commercial Work
- All their First Party (Property, Inland Marine, Crime and Boiler & Machinery) loss exposures

### Why do I need a Prime Package?

- Minimize coverage gaps and overlaps that are inherent in standard piecemeal insurance programs;
- Achieve the flexibility to design an insurance program that fits your operation at an affordable price.

### What are the advantages?

- Pay for only what you need;
- Protect against losses that other programs can't or won't make available
  - For example protection for:
    - Coinsurance Penalties and under insurance due to Change Orders;
    - Loss on Rental Equipment for continuing rental expense obligations;
    - Short circuit or mechanical breakdown losses during Testing;
    - Increase in loss or coinsurance penalty due to Inflation;
    - Contract damages due to delay from covered causes of loss;
    - Loss of business income or extra expense due to a loss at a key supplier;
    - And much more, if you select other optional coverages.
- To meet your real protection needs cost-effectively, buy an insurance program designed by a company that specializes in insuring contractors and listens to the wishes of construction insurance professionals.

Coverages are summarized and subject to meeting underwriting guidelines and to the terms, conditions and exclusions printed on the policy. The insurance coverages described above may be underwritten by Great American Insurance Company, Great American Assurance Company, Great American Alliance Insurance Company, or Great American Insurance Company of New York. Licensing authority varies by state.

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