

## Cornerstone Complete®

Protecting your builders risk project from cornerstone to completion.

**Cornerstone Complete** is our new and most comprehensive builders risk product that recognizes the changing and increasing exposures at construction projects. **Cornerstone Complete** is built to protect contractors and owners against the property and financial losses they may face at a construction project. It's a coverage form that is well-suited for projects ranging from a small remodel to skyscrapers. Our coverage form can be tailored to meet the specific insurance needs of any given project and shows our commitment to the construction industry.

With a **Cornerstone Complete** policy, included are many coverages that others don't provide or only provide when specifically requested and endorsed to their policy.

### Policy Features

- Broader definitions of covered property
- Ability to cover usable existing structures as part of renovation projects
- Broad additional insured/waiver of subrogation
- Multiple valuation options for new work and existing structures
- Multiple project and premium reporting options for blanket reporting policies
- Coinsurance options
- Broadened causes of loss that trigger optional Time Element coverage
- Residential Builders Coverage Extensions for model homes and contents, homes in inventory, trade-in homes and subdivision property
- Broad definitions for optional Flood, Earthquake and Earth Movement

### Additional Coverages

The following coverages are part of every policy with default limits based on project value. Higher limits are available as needed to tailor coverage to insured's needs.

- |                                   |                                     |
|-----------------------------------|-------------------------------------|
| • Contract Damages                | • Loss Data Preparation             |
| • Crane Re-Erection Cost          | • Office Trailer Contents           |
| • Crime Reward                    | • Plans & Records                   |
| • Debris Removal                  | • Pollutant Clean Up                |
| • Escalation/Change Order         | • Recycling & Salvage Expense       |
| • Expediting and Extra Expense    | • Removal Expenses                  |
| • Fire Department Service Charges | • Sewer Backup                      |
| • Fire Protection Equipment       | • Temporary Locations               |
| • Fungus                          | • Temporary Structures and Trailers |
| • Green Coverage                  | • Temporary Works                   |
| • Landscape Property              | • Transit                           |

[GAIG.com/PIM](http://GAIG.com/PIM)

To learn more, contact your Great American Property & Inland Marine Representative, or visit us online at [GAIG.com/PIM](http://GAIG.com/PIM).



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## Optional Coverages

The following are available to further customize the insurance policy to the insured's needs.

- Contingent Coverage
- Equipment Breakdown
- Earthquake and Earth Movement
- Flood
- Historic Tax Credit
- Ordinance or Law
- Rain, Sleet, Snow Intrusion
- Residential Builders Coverage Extensions
- Time Element includes Soft Costs, Rental Value & Business Income/Delay

## Built on Relationships. Focused on Solutions.®

Service Minded. Solution Driven. Specialty Focused. That's what we are, and what you can count on to help write more business. We're not your run-of-the-mill insurance company. At Great American Property & Inland Marine Division we pride ourselves on our dedicated claims service and specialized expertise focused only on property and inland marine coverage. So, you get the solutions you need from the people you trust.

## Put Great American to work for you.

You can count on our experience and expertise. Great American Insurance Company is one of only two companies in the U.S. to hold an A.M. Best Rating of "A" or better for over 110 years and also be listed on the 2018 Ward's Top 50 for insurance company performance. That's financial strength you can rely on to protect what's important. Great American Insurance Company is rated "A+" (Superior) by A.M. Best (as of September 11, 2019).

Great American  
Insurance Company

**110+** years  
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rating by  
A.M. Best

### Corporate Headquarters

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