Installation Floater

We provide Installation coverage for specialty trade contractors, including mechanical, electrical, plumbing and HVAC contractors. The coverage is available for a specific job or on a blanket basis for your convenience. We can provide coverage at a flat premium charge or on a reporting basis, whichever best fits your needs. The coverage applies at jobsites, temporary locations and in transit. Valuation of the covered property is the replacement cost and includes labor, plus our insured contractor's reasonable overhead and profit.

Coverage Extensions

- Debris Removal up to 25% of the amount we pay for direct physical loss, and an additional limit up to \$100,000 applies if limits are exhausted.
- Pollutant Clean Up and Removal \$5,000 annual aggregate limit.

Additional Coverages

The following coverages and limits are included with every policy. Limits can be increased to meet the needs of your clients.

- Temporary Structures \$100,000
- Forms and Scaffolding \$100,000
- Removal Expense \$100,000
- Fire Department Service Charge \$5,000
- Loss Data Preparation \$1,000

Optional Coverages

- Earthquake and Flood (not available in all areas)
- Equipment Breakdown
- Installation Plus Endorsement which offers additional coverage for service work, liquidated damages, plans and records, inflation protection, extra expense, fire protection equipment, crime reward, and building ordinance for undamaged property.

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 AM Best Rating of "A" or better for over 110 years and also be listed on the Ward's 50 List 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 AM Best.

Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, Great American Assurance Company, Great American Assurance Company, Great American Assurance Company, and Great American Insurance Company of New York, authorized insurers in all 50 states and the DC. © 2023 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5856-PIM (03/23)

To learn more, contact your Great American Property & Inland Marine Representative, or visit us online at GAIG.com/PIM.



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