

**CITY OF DALTON
CHANGE ORDER**

AP023-9000-45(313) Whitfield

CONTRACT CHANGE ORDER NO.:	<u>2</u>	or	SUPPLEMENTAL AGREEMENT NO.:	<u>-</u>
AIRPORT:	<u>Dalton Municipal Airport (DNN)</u>		DATE:	<u>May 14, 2025</u>
LOCATION:	<u>Dalton, GA</u>		GDOT IDENTIFIER PID:	<u>T008616</u>
CONTRACTOR:	<u>Integrated Builds, LLC</u>		Project:	<u>Hangar Development</u>

You are requested to perform the following described work upon receipt of an approved copy of this document or as directed by the Owner or Engineer:

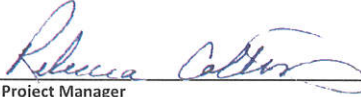
Item No.	Description	Unit	Unit Price	Quantity Total	Amount Total
110	Inland Marine and Terrorism Insurance	LS	\$ 5,218.00	1	\$ 5,218.00
56	Supply and Construct 60' x 60' PEMB including foundation, stone base, all finishes, hardware, doors, mechanical, plumbing, etc., complete per plans and specifications	LS	\$ 434,665.00	-1	\$ (434,665.00)
111	Supply and Construct 60' x 62' PEMB including foundation, stone base, all finishes, hardware, doors, mechanical, plumbing, etc., complete per plans and specifications	LS	\$ 442,465.00	1	\$ 442,465.00

This Change Order Total (Base Bid)	\$ 13,018.00
Previous Change Order(s) Total (Base Bid)	\$ (105,235.15)
Original Contract Total	\$ 4,028,175.80
Revised Contract Total	\$ 3,935,958.65

City of Dalton requested that the Contractor obtain insurance to cover the buildings/materials during construction in the event of fire, natural disaster, theft, etc. Contractor has obtained a quote for builder's risk insurance from Allen Foster Carter, Athens Insurance, The Cincinnati Insurance Company. This change order amends specific verbiage in the original contract in order to remove certain exclusions of contractor liability during project construction and allow for reimbursement of insurance costs which the contractor may incur in taking on such additional liability. Contract language shall be amended as per Attachment A.

Owner requested that the Contractor investigate whether a 56.5' door opening would be possible for the new 60' x 60' hangar, rather than the 50' door opening shown on the plans. To accommodate a Higher Power door with the desired opening, the Contractor proposed widening the building footprint to 60' x 62' (L x W). The proposed \$7,800 cost increase includes the total cost to enlarge the hangar in Schedule B from 60' x 60 to 60' x 62'.

Recommended by:


Project Manager

5/14/2025
Date

Approved by:

Owner

Date

Accepted by:


Contractor

5-15-25
Date

ATTACHMENT A

CHANGE ORDER NO. 2

HANGAR DEVELOPMENT

AP023-9000-45(313) WHITFIELD

1. Description of Change

This change order amends specific verbiage in the original contract in order to remove certain exclusions of contractor liability during project construction and allow for reimbursement of insurance costs which the contractor may incur in taking on such additional liability.

2. The following sections of the original contract are amended as described below:

A. Original Contract Section:

DIVISION 4 – CONTRACT DOCUMENTS

70-14 Contractor's responsibility for work.

Until the RPR's final written acceptance of the entire completed work, excepting only those portions of the work accepted in accordance with Section 50, paragraph 50-14, Partial Acceptance, the Contractor shall have the charge and care thereof and shall take every precaution against injury or damage to any part due to the action of the elements or from any other cause, whether arising from the execution or from the non-execution of the work. The Contractor shall rebuild, repair, restore, and make good all injuries or damages to any portion of the work occasioned by any of the above causes before final acceptance and shall bear the expense thereof except damage to the work due to unforeseeable causes beyond the control of and without the fault or negligence of the Contractor, including but not restricted to acts of God such as earthquake, tidal wave, tornado, hurricane or other cataclysmic phenomenon of nature, or acts of the public enemy or of government authorities.

B. AMENDED VERBAIGE:

DIVISION 4 – CONTRACT DOCUMENTS

70-14 Contractor's responsibility for work.

Until the RPR's final written acceptance of the entire completed work, excepting only those portions of the work accepted in accordance with Section 50, paragraph 50-14, Partial Acceptance, the Contractor shall have the charge and care thereof and shall take every precaution against injury or damage to any part due to the action of the elements or from any other cause, whether arising from the execution or from the non-execution of the work. The Contractor shall rebuild, repair, restore, and make good all injuries or damages to any portion of the work occasioned by any cause before final acceptance and shall bear the expense thereof.

ALLEN FOSTER CARTER
Athens Insurance
PO BOX 809
ATHENS, TN 37371
423-745-3062

Business Insurance Proposal

Integrated Builds LLC

PO BOX 91298
CHATTANOOGA, TN 37412

Proposed Policy Period

04/30/2025 - 04/30/2026

Proposal valid for 60 days from the date quote was created.

Date Prepared 04/30/2025

This is not a policy.



Everything Insurance Should Be®

cinfin.com

PREMIUM SUMMARY

The Cincinnati Insurance Company

Named Insured: Integrated Builds LLC

Address: PO BOX 91298
CHATTANOOGA, TN 37412

Agency: Athens Insurance

Proposed Policy Period: 04/30/2025 - 04/30/2026

Coverage	Premium
Inland Marine	\$5,179
Terrorism	\$39
Total Annual Premium	\$5,218.00

Ask your agent about various billing and payment options.

This is not a policy. For a complete statement of coverages and exclusions, please see the policy contract. This quote is based on information supplied by you. It is subject to any pending rules and rate filings and normal underwriting considerations, including acceptable loss experiences, favorable inspections and acceptable motor vehicle reports. Pricing offered in this quote is based on the total coverage offered. Please review the quote carefully for coverages, premiums, and policy terms and conditions.

Cincinnati reserves the right to requote the business if you request changes to this quote, if information used to develop the quote changes, or if you accept only portions of the total coverage offered. Acceptability of the risk presented by you and use of scheduled credits or debits is subject to approval by Cincinnati.

The information in this quote is proprietary to The Cincinnati Insurance Company, its subsidiaries and affiliates. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2022 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. For additional information on our privacy policies, including state specific information, please visit <https://www.cinfin.com/privacy-policy>.



The Cincinnati Advantage

LEADING WITH STRENGTH AND SERVICE

Our Ability to Pay Claims



Everything Insurance Should Be®

Ratings

The Cincinnati Insurance Companies serve businesses, families and individuals. Our policies are backed by our strong surplus, assuring that resources will be there to pay policyholder claims. Each company in Cincinnati's standard market property casualty insurance group earns high insurer financial strength ratings:

A.M. Best Co. – A+ (Superior)

This independent provider of insurer ratings since 1899 awards its A+ (Superior) financial strength rating to Cincinnati's property casualty group. Only the top approximately 12% of property casualty insurer groups receive A.M. Best's A+ or A++ ratings in the Superior category. Best cites the group's superior risk-adjusted capitalization, conservative loss reserving and operating fundamentals, along with favorable balance sheet liquidity, growing use of predictive modeling and successful distribution within our targeted regional markets.

Fitch Ratings – A+ (Strong)

Fitch Ratings cites Cincinnati's conservative capitalization, well-managed reserves and strong agency distribution system in awarding its A+ insurer financial strength rating.

Moody's Investors Service – A1 (Good Financial Security)

Moody's A1 rating of the standard market property casualty group is supported by Cincinnati's entrenched regional franchise, good risk-adjusted capital position, consistent reserve strength, strong financial flexibility and substantial holding company liquidity.

S&P Global Ratings – A+ (Strong)

S&P cites multiple factors supporting Cincinnati's A+ (Strong) rating, including the group's very strong capitalization and strong competitive position, which is supported by a very loyal and productive independent agency force and low-cost infrastructure.

Service

Cincinnati markets insurance exclusively through a select group of local independent agents who deliver exceptional products and services. This means you can rely on someone who knows your community, its businesses and people, and who works hard to earn your loyalty and continued business over the long term. Together with local Cincinnati claims representatives, they have built Cincinnati's reputation as one of the top insurers, confirmed time after time in independent surveys of agents and consumers.

Cincinnati's business is helping people recover financially after losses, working to preserve their dignity in the process. Cincinnati excels as a company by responding to claims person to person, and building financial strength to meet future obligations. Cincinnati's ability to pay claims is fully supported by a consistent reserving approach and a highly rated, diversified bond portfolio that significantly exceeds our liability for estimated future claims.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. Ratings are effective as of the edition date of this form, under continuous review and subject to change and/or affirmation. For the latest financial strength ratings and information about our published rankings, independent surveys and studies, please visit cinfm.com. © 2023 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.

POLICY LOCATION SCHEDULE

LOC#	BLDG#	Address	City	State	ZIP
1	1	4483 AIRPORT RD SE	DALTON	GA	30721

This is not a policy. For a complete statement of coverages and exclusions, please see the policy contract. This quote is based on information supplied by you. It is subject to any pending rules and rate filings and normal underwriting considerations, including acceptable loss experiences, favorable inspections and acceptable motor vehicle reports. Pricing offered in this quote is based on the total coverage offered. Please review the quote carefully for coverages, premiums, and policy terms and conditions.

Cincinnati reserves the right to requote the business if you request changes to this quote, if information used to develop the quote changes, or if you accept only portions of the total coverage offered. Acceptability of the risk presented by you and use of scheduled credits or debits is subject to approval by Cincinnati.

The information in this quote is proprietary to The Cincinnati Insurance Company, its subsidiaries and affiliates. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2022 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. For additional information on our privacy policies, including state specific information, please visit <https://www.cinfin.com/privacy-policy>.



Construction Practices Have Evolved, So Should Your Contracts

The product of 40 leading design and construction industry associations, ConsensusDocs identifies and uses best practices to bring you reliable, usable, up-to-date construction contracts and forms. With more than 100 customizable contracts available, you'll have the tools you need – whether you're at the office, at home or on the go – to start every project with a solid contractual foundation. From agreements that address issues today's builders face – building information modeling, green construction, integrated project delivery and design-build – to everyday standard contracts, you can adapt ConsensusDocs templates to fit your specific project needs.

Using a secure, web-based portal, you can easily locate projects, edit contracts, review collaborator changes or start a new contract.

Better Contracts Make for Better Projects

You can approach each contract negotiation confidently, knowing ConsensusDocs are designed to fairly and appropriately allocate risks to the party in the best position to manage and control the risk. Written by industry experts representing owners, general and specialty contractors, design professionals, attorneys, sureties and a broad range of stakeholders, you'll have access to the strongest and most balanced agreements in the industry. With the major risks and responsibilities already fairly allocated, ConsensusDocs users save considerable time and money, and projects benefit from reduced risk contingencies, which can lower bid prices.

Two-Minute Registration to Access and Save

As a Cincinnati Insurance policyholder who performs construction activities, you are eligible for the full suite of ConsensusDocs construction contracts and forms – free for one year. On the anniversary date of your subscription, you can renew your annual membership at a reduced rate – with discounts up to 20% depending on the package you select – for as long as you're a Cincinnati Insurance policyholder.

Registration for the first year at no cost is easy:

- Go to www.consensusdocs.org.
- Click Pricing and select Full Package (Unlimited).
- Click Buy.
- Create a new account and click Submit.
- Enter discount code CICFREE, and complete the purchase.

When your first year is up, you can renew your subscription at a discounted rate:

- Provide code CICClient to your ConsensusDocs representative to receive continued service at preferred renewal pricing.

If you need assistance during the registration process, please contact ConsensusDocs at 1-866-925-DOCS (3627). A customer service representative will assist you.



Customizing for Your Specific Needs

You can tailor your ConsensusDocs contracts for your purposes. They will help you meet your contractual needs; however, they are not state-specific and were not designed to meet all of Cincinnati's requirements. Please seek guidance from your agent on Cincinnati-specific insurance requirements, available via our Contractors' Risk Management Practices Adv. 550, so that you can amend your contract accordingly, and consult with legal counsel to make sure contracts will perform as intended and comply with any state-specific legal requirements.



As you reflect on your needs, consider ConsensusDocs' most widely used agreements:

- **200: Owner and Constructor Agreement.** Lump sum agreement for competitive bid or negotiated lump sum contracts.
- **725: Subcontractor and Sub-Subcontractor Agreement.** The first and only standard agreement of its kind; it is well-suited to this generally less complex relationship.
- **750: Constructor and Subcontractor Agreement.** Compatible with the ConsensusDocs 200 and other agreements, and includes an indemnity provision.
- **751: Constructor and Subcontractor Agreement (Short Form).** Short form subcontract with essential terms and conditions, including indemnity.

Additional Support

For additional ConsensusDocs information and resources, including live webinars, training videos and user guides, please visit www.consensusdocs.org/support.

Our loss control service is advisory only. We assume no responsibility for management or control of customer loss control activities or for implementation of recommended corrective measures. These materials were gathered from trade services and public information. We have not tried to identify all exposures. We do not warrant that this information is consistent with the underwriting guidelines of The Cincinnati Insurance Company and its subsidiaries or with any federal, state or local law, regulation or ordinance. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2018 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.

INLAND MARINE

Virtually every business needs inland marine insurance for items not confined to one location, such as computers, mobile equipment and products in transit.

Cincinnati Insurance provides an array of competitive coverage forms tailored for your unique insurance needs, including:

- Contractors' equipment
- Builders' risk
- Transportation coverage
- Electronic data processing equipment
- Installation floaters

We work closely with your independent agent to provide the insurance protection that you need.

ALL LOCATIONS	LIMIT	PREMIUM
LOCATION 1 - 4483 AIRPORT RD SE, DALTON, GA 30721		
BUILDING 1		
Builders Risk-Non Reporting	\$3,922,941	\$4,708.00
Theft Deductible: 5,000		
Coinsurance: 100%		
Deductible: 5,000		
Type: Commercial		
Wind and Hail Exclusion: No		
Permission to Occupy Greater than 60 Days: No		
Rehabilitation and Renovation: No		
Contingent: No		
Escalation Clause: No		
Equipment Breakdown		\$471.00
TOTAL INLAND MARINE PREMIUM		\$5,179.00

This is not a policy. For a complete statement of coverages and exclusions, please see the policy contract. This quote is based on information supplied by you. It is subject to any pending rules and rate filings and normal underwriting considerations, including acceptable loss experiences, favorable inspections and acceptable motor vehicle reports. Pricing offered in this quote is based on the total coverage offered. Please review the quote carefully for coverages, premiums, and policy terms and conditions.

Cincinnati reserves the right to requote the business if you request changes to this quote, if information used to develop the quote changes, or if you accept only portions of the total coverage offered. Acceptability of the risk presented by you and use of scheduled credits or debits is subject to approval by Cincinnati.

The information in this quote is proprietary to The Cincinnati Insurance Company, its subsidiaries and affiliates. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2022 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. For additional information on our privacy policies, including state specific information, please visit <https://www.cinfin.com/privacy-policy>.



BUILDERS' RISK PROTECTION REQUIREMENTS



On builders' risk projects, taking proactive measures is essential to preventing loss and controlling common exposures associated with construction sites. Develop a plan to address common exposures before work begins, taking into consideration the need for fire prevention, site exposure evaluation and security measures implementation.

OSHA Construction Site Security and Fire Safety Requirements for All Builders' Risks

These standards are minimum requirements to follow for all builders' risk exposures:

Site Lighting: OSHA 1926.56(a) requires that construction areas, ramps, runways, corridors, offices, shops and storage areas shall be lighted while any work is in progress.

Flammable Liquid Storage: 1926.152(a) states that only approved containers and portable tanks shall be used for storage and handling of flammable liquids. Ensure storage is outside of the structure.

General Housekeeping: 1926.25(a) requires all refuse and construction debris to be kept cleared from work and storage areas, passageways and stairs in and around buildings and other structures.

Cooking: Use of grills, hot plates, microwaves or any other food cooking devices within or near buildings under construction increases the fire risk. Cook only outside of and away from buildings under construction and temporary structures in an approved cooking area. NFPA 241 contains sections on fire protection, approved cooking areas and distances for temporary structures.

Dumpster Location: NFPA 241 requires that open-topped dumpsters containing combustible materials are emptied or moved to at least 35' from combustible structures at the end of each work shift.



Fire Extinguisher Placement: 1926.150(c)(1)(i) mandates a fire extinguisher, rated not less than 2A, shall be provided for each 3,000 square feet of the protected building area, or major fraction thereof. Travel distance from any point of the protected area to the nearest fire extinguisher shall not exceed 100 feet.

Hot Work Program with Fire Watch: A hot work program includes measures, inspections and permissions for hot work activities on the construction site. To learn more, refer to Cincinnati's Loss Control Technical Bulletin No. 93, Hot Work Fire Protection and Permit System. NFPA 241 and OSHA 1926.352(e) necessitate that when welding, cutting or heating operations are in progress and completed, additional personnel will guard against fire during the operation and for a minimum of 60 minutes after completion of the work to ensure that no possibility of fire exists.

Temporary Heating: Use temporary heaters that are listed in accordance with manufacturer's instructions, supervised and regularly inspected. In frame and enclosed structures, use indirect fired units outside of the structure and duct the heat into the enclosed area. NFPA 241 identifies prohibiting all direct fired units in large frame and mass timber construction.

Builders' Risk Site Security and Fire Safety Protection and Detection Requirements

In addition to standard builders' risk requirements, these additional measures help to prevent and mitigate losses to buildings under construction. Refer to your site-specific insurance proposal, local independent agent or Cincinnati Insurance loss control consultant to discuss specific project requirements.

- ❑ **Job Site Perimeter Fencing** – Install 6-foot high chain link fence with locking gates in strategic locations. Make sure to secure them during non-working hours. To control the attractive nuisance exposure, install opaque mesh fabric attached to the fence.
- ❑ **Water Flow Control on Domestic and Fire Water Lines** – Install and identify shut-off valves to control water flow on new and renovated buildings under construction. Place the valves in an off position at end of day and non-working hours.
- ❑ **Wet Work Program in Construction** – Implement a wet work program for the construction project to identify the water systems with the goal of preventing, detecting and responding to unwanted water flow events. Contact your Cincinnati Insurance Loss Control consultant for program resources.

Select items require central station monitoring to initiate response by local authorities:

- ❑ **Cameras/Video Monitoring** – Install to allow monitoring of the entire project/structure footprint. It is recommended to consult a qualified security professional for placement and layout.
- ❑ **Heat/Fire Detection** – Use UL-listed wired or wireless rate of rise sensors per NFPA 72 and manufacturer requirements to ensure adequate detecting coverage on each floor of structure. Rate of rise sensors transmit an instant signal if the ambient temperature increases 10°-15° degrees or more per minute, or if the ambient temperature rises above 194°.
- ❑ **Motion Detectors** – Use electronic passive infrared motion sensors spaced per manufacturer's instructions to ensure detection in 1st floor corridors, outside stairwell access points and project access points.
- ❑ **Water Flow Monitoring on Domestic and Fire Water Lines** – Install electronic monitored flow devices in domestic, fire and other pressurized water systems. The flow devices will transmit signals to the central station system, alarming to any unmitigated flow allowing for rapid response and the initiation of your wet work program.

To assist with the technology solutions, The Cincinnati Insurance Companies have teamed up with Tattletale Portable Alarm Systems Inc. to offer our commercial policyholders access to portable alarm and building system monitoring at discounted rates. Tattletale offers instant, portable, wireless monitoring for numerous exposures including customizable solutions for construction site protection needs. Refer to <https://www.cinfin.com/business-insurance/loss-control/alliances/portable-alarm-systems> or to the QR code for additional details.



As you review these guidelines, remember that each job site presents unique exposures and that these directives may vary based on the type of construction, the work being performed, the size of the building or structure and the location of the project.

Our loss control service is advisory only and should not be interpreted as legal advice. This list is not intended to be all-inclusive, nor will every exposure or control listed apply to each risk. We assume no responsibility for management or control of customer loss control activities nor for implementation of recommended corrective measures. The information in this publication was compiled from sources believed to be reliable for informational purposes only. All sample policies and procedures herein should serve as a guide only, used to create your own policies and procedures. We do not warrant that requirements of any federal, state or local law, regulation or ordinance have or have not been met, nor that compliance with any or all of the recommendations stated herein will guarantee coverage under any specific factual scenario. Changes to your operations may impact coverage under your insurance policy. We do not warrant to have identified all hazards. We do not guarantee the accuracy of the information contained herein, and disclaim any liability arising out of reliance on information contained herein. The selection of a particular service provider is the independent choice of the policyholder. Service providers are not affiliated with The Cincinnati Insurance Companies. Cincinnati and its employees make no warranties and assume no liability for services, products or loss control measures provided by service providers.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company, The Cincinnati Casualty Company or The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. [cinfin.com](https://www.cinfin.com)

Copyright © 2024 The Cincinnati Insurance Company. All rights reserved. Do not reproduce or post online, in whole or in part, without written permission.

The Cincinnati Insurance Company

Business Insurance

EQUIPMENT BREAKDOWN COVERAGE FOR BUILDERS' RISK

Stay On Schedule



Be prepared for the unexpected

Equipment breakdown coverage can prevent an unexpected accident from upsetting your busy contracting schedule. When a loss to new machinery or equipment is caused by sudden and accidental breakdown during installation, you have protection. A quick response to your claim can help you to stay on schedule.

Complete your coverage

Add equipment breakdown coverage to your existing Cincinnati Insurance Company's Builders' Risk insurance, and it may cover the costs to repair or replace items in situations similar to these examples:

- When a large air conditioning unit is turned on for testing, the motor short circuits due to an electrical power surge.
- When an expensive control panel is turned on for the first time, an electrical arc destroys it.
- The crankshaft breaks in an emergency generator when it is tested after installation.

Thank you for trusting your agent and Cincinnati to protect your business.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



Everything Insurance Should Be®

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through □ The Cincinnati Insurance Company or one of its wholly owned subsidiaries – □ The Cincinnati Indemnity Company, □ The Cincinnati Casualty Company or □ The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through □ The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Copyright © 2014 The Cincinnati Insurance Company. All rights reserved.



Coverage Summary



BUILDERS' RISK

Builders' Risk Inland Marine Coverage Form, MA112

This summarizes the coverages provided by the listed insurance forms, depending on the coverage option purchased or quoted and the forms approved in each state. Any higher limits that appear in your sales proposal replace the standard limits listed. For complete details of the terms, conditions, limitations and exclusions, please see your policy.

Coverages	Limits
Claims preparation expense	\$10,000
Collapse	Property limit
Construction contract penalty	\$10,000
Debris removal of covered property from a covered loss	25% of loss within limit + \$25,000
Emergency removal expenses	\$10,000
Expediting expenses	\$25,000
Fire department service charges – by contract or agreement or required by ordinance (not available in AZ)	\$10,000
Fire protection equipment recharge	\$10,000
Foundations, excavations, grading and filling of land included as covered property	Property limit
Fraud and deceit	\$50,000
Fungi, wet rot, dry rot and bacteria (not available in NY)	Limited coverage \$15,000
Ordinance or law new construction: <ul style="list-style-type: none"> • Undamaged portion • Demolition or increase construction costs 	Property limit \$50,000 each
Permission to occupy (60 days)	Property limit
Property in transit and at storage locations	\$50,000
Pollutant cleanup and removal from land or water at each insured premises	\$25,000 (each 12-month period)
Reward for reporting arson, theft or vandalism (not available in NY)	\$10,000
Scaffolding, construction forms, temporary structures, office trailers and fences at job site	Property limit
Soft costs	\$25,000
Temporary structures expense	\$10,000
Testing of machinery and equipment is not specifically excluded	Property limit
Theft	Property limit
Trees, shrubs, plants and lawns (\$500 per item)	\$10,000
Valuable papers and records	\$25,000

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2021 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141

CINCINNATI BILLED POLICIES — PAYMENT PLANS AND OPTIONS



Everything Insurance Should Be®

For policies billed by Cincinnati

You'll receive billing statements from and pay your insurance premiums directly to Cincinnati. Save up to \$5 for each installment when you pay your premiums using electronic funds transfer.

Pay plan options

Monthly:

- no minimum annual premium
- installment fees up to \$5 apply for each payment, unless paid using EFT

Quarterly and semi-annual:

- no minimum annual premium
- first installment due at policy inception
- fees up to \$5 apply for each installment, unless paid using EFT

Annual:

- full payment due at policy inception
- no installment fees apply

Payment options

You can pay your insurance premiums directly to Cincinnati with the method that best suits your needs:

Electronic funds transfer:

- You complete a form authorizing Cincinnati to set up automatic, ongoing withdrawals for each installment from your checking or savings account.
- Installment fees do not apply when payment is made by EFT (Not available in Texas or Nevada)
- If you initially choose another payment option, Cincinnati includes a prefilled EFT form with your first account statement and/or premium notice, giving you the option to switch to EFT for future payments.

Online:

- Visit cinfin.com to pay online.
- To set up an online payment, refer to your Cincinnati account statement or premium-due notice for the information you need.
- You can pay by Visa®, MasterCard® or Discover® card, debit card, checking account or savings account.
- This method allows access for multiple payors on the account.
- You initiate each payment; you *cannot* schedule recurring payments.
- You can pay immediately or schedule a single payment for a future date up to the payment due date.
- Payments confirmed by 3 p.m. Eastern Time are processed the same day (Monday through Friday, excluding legal holidays).
- For assistance with online payment services, please call 888-242-0888.

By phone:

- You can pay immediately by dialing 800-364-3400.
- Refer to your Cincinnati account statement and/or premium-due notice for the information you need.
- You can pay by Visa, MasterCard or Discover card, debit card, checking account or savings account.
- This method allows access for multiple payors on the account.
- You initiate each payment; you *cannot* schedule recurring payments.
- Payments confirmed by 3 p.m. Eastern Time are processed the same day (Monday through Friday, excluding legal holidays).

By check:

- Please pay by check and send through the mail, allowing sufficient time for postal delivery.
- Mail to: The Cincinnati Insurance Companies, Cincinnati, OH, P.O. Box 145620, 45250-5620.

Your agent can help you choose the pay plan and payment method that best fits your needs.

TERRORISM COVERAGE



Everything Insurance Should Be®

What is the Terrorism Act?

The Terrorism Risk Insurance Act of 2002 established a program under which the federal government shares with the insurance industry the risk of loss from certain future acts of terrorism, and – in the case of workers' compensation coverage – loss from acts of war.

The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. Terrorism is a violent act or an act dangerous to life, property or infrastructure committed by an individual or individuals as part of an effort to coerce the population or government of the United States that results in aggregate losses of \$5 million or more.

Your new insurance proposal includes terrorism coverage

In compliance with the Act, we offer on this proposal terrorism coverage for lines of business on which the Act applies. Terrorism coverage is limited to acts certified under the federal program and by the terms, conditions, exclusions, limits, endorsements, provisions of your policy and any applicable laws to which this coverage quote applies.

Your Premium Summary shows the total charges for terrorism coverage. Cincinnati charges premiums for terrorism coverage based only on our portion of the potential losses and not the federal government's portion paid under the Act. While we encourage policyholders to keep terrorism coverage, you may reject coverage by signing a rejection form, which your independent agent representing Cincinnati can provide.

Renewal policies

When you are renewing a policy, your renewal proposal will include the terrorism coverage described above, even if you previously signed a rejection statement for one or more lines of insurance.

- To purchase this coverage, please contact your agent for additional information.
- If you **do not** wish to purchase the proposed terrorism coverage, please complete and sign a new rejection form that your agent can provide.

Thank you for trusting your agent and Cincinnati to protect your business.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.

- ☐ **The Cincinnati Insurance Company**
- ☐ **The Cincinnati Casualty Company**
- ☐ **The Cincinnati Indemnity Company**

CERTIFIED ACTS OF TERRORISM INSURANCE REJECTION FORM

You should read this document carefully and contact us or your agent if you have any questions regarding insurance coverage for Certified Acts of Terrorism. No coverage is provided by this document.

Under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. For information regarding the availability of coverage for Certified Acts of Terrorism, subject to an additional premium, please contact your insurance agent.

The undersigned policyholder or applicant acknowledges and understands that terrorism insurance coverage has been offered pursuant to the Terrorism Risk Insurance Act and its amendments and the policyholder has chosen to reject coverage for Certified Acts of Terrorism.

The rejection of coverage for Terrorism is valid and binding on all insureds and persons claiming benefits under the policy/application.

This rejection of coverage for Terrorism will apply to any renewal, reinstatement, substitute, amended, altered, modified, transfer or replacement policy with this company or with any affiliated company unless the Named Insured makes a written request to the company to exercise a different option.

Your Acknowledgment:

By signing below, I acknowledge that:

1. I intend that my selection will apply to me and to all other persons or organizations that may be eligible for coverage under this policy.
2. I understand that my selection applies to all subsequent renewals or amendments of my policy unless I request otherwise in writing.
3. I have read and understand the purpose and content of this form and the consequences of my selection.
4. I am legally authorized to make decisions concerning the purchase of Terrorism Insurance Coverage.

Name of Insurance Company

Policy/Application Number

Policyholder/Applicant

Applicant Signature

Date

Agent

Agent Signature

Date

ABOUT US

Building Trust and Following the Golden Rule



Everything Insurance Should Be®

FULFILLING OUR PROMISES

For more than 70 years, we have been working with independent agents to provide the appropriate coverages to help you restore your livelihood and regain a sense of stability in the community after disaster strikes.

Choosing Cincinnati Insurance means that beyond the appropriate products and services, you value consistency and quality in your insurance buying decisions. You can trust Cincinnati to lead with financial strength, and keep our promises by paying all that is due under each policy contract.

Earning your trust

Consider the Cincinnati experience from the viewpoint of others by visiting cinfm.com/service to review service stories and videos.

More than 90% of our policyholders are highly satisfied with the overall claims process, based on almost 27,000 standard lines auto and property policyholders responding to claims satisfaction surveys with an 8, 9 or 10 on a 10-point scale¹.

Leading with financial strength

Ranking among the nation's top 25 property casualty insurers groups, based on net written premiums, we've been included among a select group of carriers that have been ranked² A or higher by A.M. Best Company for more than 50 years. Three other independent rating firms also award us with strong ratings that help assess our ability to meet our financial obligations to you, so you can rest easy. We see our financial strength, including our nearly \$6 billion in policyholder surplus as of year-end 2022, as an opportunity to better serve you – from improved coverages to exceptional service.

ACTIONS SPEAK LOUDER IN PERSON®

Living where our customers live

You will receive professional advice from your local independent agent who represents us and is supported by Cincinnati representatives, living and working in or near your agent's community.

Empowering our associates

Our unique field structure places local marketing and claims decision-makers in the communities they serve. The field claims representative assisting you holds the authority to make decisions and to write checks on the spot for many types of claims. In addition to our local representatives, in the event of a natural disaster, we will activate storm teams and send additional Cincinnati associates who will help to restore your lifestyle and peace of mind quickly, by handling your claims in-person.

Following the Golden Rule

We treat others as we would like to be treated, complementing the service you receive from your agent by reviewing each claim with honesty, integrity and compassion and paying all that is due under your policy. You can count on prompt and personal service – delivered with empathy – to get you back on track.

For information about Cincinnati Insurance, please visit cinfm.com.

² Ratings are effective as of the edition date of this form, under continuous review and subject to change and/or affirmation. For the latest financial strength ratings and information about our published rankings, independent surveys and studies, please visit cinfm.com.

