

ENGINEERING & CONSTRUCTION RISK INSTITUTE

Document number: ECRI-RF-001A (desc)	Risk Financing Critical Issues Insurance	Page 1 of 1
Revision number: 0		Date: 12February2008

Purpose: The purpose of the insurance critical issues document is to share a recommended management approach to the utilization of major coverages associated with a typical Engineering & Construction project. The insurances discussed are:

- Builder's Risk
- Wrap-ups
- Professional liability/indemnity
- Property coverage
- Liquidated Damages coverage
- Pollution and environmental liability coverage
- Political Risk coverage
- Terrorism coverage
- Disease, pandemic coverage,
- Conflict and post-conflict zone insurances
- Excess liability
- Nuclear and other ultra hazardous liability
- Special interest groups causing delay
- Employee security issues

Application: The document is written as a check list of potential insurances to be in place associated with a specific Engineering & Construction contract. Typically, all of the listed insurance will not be required. The division of insurance between owner and contractor is addressed in ECRI-RF-003.

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