



Minnesota Builders Risk Insurance Checklist

Protect your construction project from the ground up.

1. Project Information

- Project Type: New Construction / Renovation
- Address: _____
- Completed Value: \$ _____
- Start Date: _____ Est. Completion: _____
- General Contractor: _____
- Construction Type: Frame / Masonry / Other

2. Coverage Components

- Structure/Building Coverage
- Materials On-Site
- Materials In Transit
- Theft Coverage
- Soft Costs (permits, interest, fees)
- Debris Removal

3. Minnesota-Specific Risks

- Wind/Hail Coverage
- Water Damage (before enclosed)
- Freeze Damage
- Extended Policy Term (weather delays)
- Flood Insurance (if needed)

4. For Renovation Projects

- Existing homeowners policy reviewed
- Insurer notified of renovation
- Gap between policies addressed
- Vacancy provisions understood

Coordinate with existing homeowners policy.

5. Contractor Insurance Verification

- General Liability (Certificate of Insurance)
- Builders Risk (if contractor is providing)
- Policy dates cover your project timeline
- Workers' Compensation
- You are named as Additional Insured

6. Questions to Ask

• Who is covered (owner, contractor, subs)? • What's the policy term and can it be extended? • Are materials in transit covered? • What's excluded? • What happens at project completion? • Is theft covered with adequate limits?

7. Documents to Gather

- Construction contract
- Project budget/cost breakdown
- Building plans/blueprints
- Contractor certificates of insurance

Ready to Protect Your Project?

Bring this checklist when you call. We'll find coverage that fits your construction timeline and budget.

Options Insurance | 102 N Jonathan Blvd #210, Chaska, MN 55318 | (952) 392-9508

This checklist is for informational purposes only. Coverage needs vary by project. Consult with your agent for specific recommendations.