



With Frankenmuth Insurance, you're covered.

At Frankenmuth Insurance, we add the **Your Work Coverage Extension endorsement** to every contractor's general liability policy. As experts in insuring construction businesses, we understand the process of working with subcontractors and are committed to preserving this coverage for home builders.

Through the valuable partnership between the Ohio Home Builders Association and Frankenmuth Insurance, OHBA members have access to the Your Work Coverage Extension endorsement as well as Frankenmuth Insurance's highly rated fast, fair claims service.

How does the Your Work Coverage Extension endorsement help home builders?

Many courts have ruled that subcontractors' faulty work does not trigger general liability coverage for the home builder. If that is the case, then the coverage — a vital form of protection for home builders — never comes into play and leaves home builders with more risk. To preserve our intent for commercial general liability policies, we offer a unique Your Work Coverage Extension to provide coverage for subcontractors' faulty work as part of our policy.

What does the Your Work Coverage Extension endorsement cover?

The endorsement covers damages which you become legally obligated to pay because of property damage that is due to:

- **Your work** — if the damaged work, or the work out of which the damage arises, was performed on your behalf by a subcontractor, or to property other than your work if the property damage is caused by or results from your work.
- **Physical injury to tangible property** — including loss of use of that property and is included within the products-completed operations hazard.

What does the Your Work Coverage Extension endorsement NOT cover?

The endorsement does not cover property damage that was a result of willful, wanton, or intentional misconduct, or defective or faulty work.

Please ask your independent agent for specific coverage details. This flyer is designed for informational purposes only and does not determine liability or coverage.



"A client alleged damages caused by one of our subcontractors. Our general liability coverage with Frankenmuth Insurance ... included the Your Work Coverage Extension. Without the coverage extension, the legal fees to defend ourselves and any damages awarded would have been paid out of our pockets. Ultimately, we were released from any liability relating to the damages. We're grateful Frankenmuth Insurance ... has tailored coverage to meet our needs as a general contractor."

— **Karen Schroeder**
Vice President, Mayberry Homes



As an OHBA member, you have access to our claims support **24/7, 365 days a year**. Call us at **1-800-234-4433**.



To learn more about our claims process and the Your Work Coverage Extension endorsement, please contact your field manager.