Insurance and PA – Typically Insurable Items Requiring Applicant’s Policy for Review

Category A: Debris

Debris can be anything including vegetative debris, structural, vehicle, equipment and contents debris resulting from an event. Although not common, some insurance policies have coverage for any type of debris including vegetative debris and debris of others within 1000 feet of an insured location and/or all debris up to sub-limits of debris coverage. Insurance coverage is rarely provided for ROW debris – when a Cat A PW is written for a specific location, a policy should be obtained.

Category B: Emergency Protective Procedures

Category B is usually second only to Category E in insurance proceeds. It usually represents the largest area of duplicate insurance benefits that tend to be overlooked: generator use, temporary relocation expenses including leases, temporary/emergency repairs, mold remediation, force account labor, materials and equipment.

Category C: Roads and Bridges

Roads and bridges are not typically covered by insurance but coverage can exist. Guard rails, street signs, street lights, traffic signals, structures, equipment, and maintenance facilities are insurable. Sometimes this coverage applies by virtue of the lack of EXCLUSIONS for this type of property within the applicant property policy, or an applicant has purchased a special policy to cover these items.

Category D: Water Control Facilities

Pump houses, structures, lift-stations, maintenance and control rooms, motors, equipment, vehicles, etc. are all insurable items and are generally covered by an applicant’s insurance.

Category E: Buildings and Equipment

Everything in this category is insurable and most items are insured.

Category F: Utilities

Electric, gas, water, sewer and any other type of utility is insurable. Transfer stations are often insured. Under some circumstances transmission and distribution lines, underground piping, etc. can be insured. Insurance for this type of work is sometimes under a separately issued policy from the applicant’s standard property policy. Sometimes it is a result of not having EXCLUSIONS for this type of property in the applicant’s regular property policy.

Category G: Parks, Recreation Facilities, and Other Items

Park benches, life guard towers, picnic tables, benches, trash cans, canopies, pavilions, playground equipment, bleachers, tennis courts, dugouts, back stops, shade structures, lighting, traffic lights, street signs, fencing, and sometimes trees, shrubs, improved ground, etc. are insurable.