Frankenmuth Insurance Adds ‘Your Work’ Coverage Extension for BOP, CGL & Umbrella

Frankenmuth Insurance recently launched a new ”Your Work” Coverage Extension, which is an endorsement to help clarify coverage and promote consistency in the outcome of claims amid varying court opinions from state-to-state as to whether or not defective construction is considered an occurrence.

This endorsement will be automatically applied to any risk with a contractor’s code on a BOP, CGL or Umbrella with an effective date of July 1, 2019 or later in our new Policy Center system. As we work to make enhancements to our new systems, here’s how we plan to address these types of policies before Michigan moves into our new Policy system:

- We will treat all Michigan policies with a contractor’s class code as if they had the “Your Work” Coverage Extension on the policy with a July 1, 2019 or later effective date.
- The Claims Department has guidelines in place to treat all Michigan policies with a contracting class as if the endorsement were on the policy.
- If a claim occurs, we will then add the endorsement on the policy.
- We do not want to endorse policies in the old system except in the event of a claim that meets the requirements outlined in the endorsement.

To learn more about the “Your Work” Coverage Extension, please click here to view a communication that was sent to agency partners in states that are eligible for the coverage, which also includes links to the endorsements for review and download, as well as additional reading about this issue.

Should you or your staff have any questions, please feel free to contact your field manager or underwriter.