**Builders’ Risk Insurance**

Builders Risk Insurance is a policy is designed to provide coverage for buildings while under construction.  It covers the contractor’s interest in materials at the job site before they are installed, materials in transit intended for the job, and the value of the property being constructed until it is completed and accepted by the owner.  The policy may be written to cover the whole structure for new construction or the cost of remodeling  and renovation projects.  It can also be used to cover specific projects, such as a new room addition, a deck, or a remodeled bathroom.

Builders risk insurance usually is in the name of the contractor or the property developer; but it could also be in the name of the property owner if he is responsible for insuring it while the property is under construction. Both commercial and residential construction sites might be covered under a builders risk insurance policy

A builders risk insurance policy is essential for people who have a financial interest in property construction, either commercial or residential. It doesn’t mean only new construction, but also any remodeling or renovation project.

If any damage to construction material occurs in transit or during storage, then this cost could also be covered under a builders risk insurance policy.

Trucking

Transportation insurance solutions

Transportation affects almost every aspect of any business. Our focus on this exposure is the cargo industry. The exposures associated with this industry can present significant financial and operational challenges to any size firm.

Whether it’s to ensure that the assets of your company are protected or to address compliance mandates of state and federal governments, the transportation insurance unit of United West Group is qualified to manage your needs. We are committed to:

* Aggressively representing our clients in the transportation insurance marketplace
* Developing comprehensive transportation insurance programs that address the exposures of the trucking industry
* Providing consulting and risk management services that help in the identification of potential loss exposures and the development of programs to mitigate these exposures

With more than 15 years of experience in the trucking business, working for a transportation company, and on the insurance agency side of this business, the transportation insurance producers are uniquely qualified to assess and provide these unique lines of coverage.

Oil and Gas Insurance

Your source for energy insurance

For more than 15 years, United West Group has provided energy insurance solutions to oil and gas clients throughout the Oklahoma shale regions and beyond.

Our approach is comprehensive: identifying risks, helping clients reduce risk through training and education, and providing the right level of insurance coverage they need to have the confidence to conduct their operations safely.

**Energy insurance solutions we offer include:**

* Roustabout insurance
* Control of well insurance
* Rig insurance
* Transportation and hauling insurance
* Pipeline Operators Insurance
* Lease Operators Insurance
* Workers compensation insurance
* Many more…

Cyber / Technology Insurance

United West Group Insurance Companies' Cyber Security Liability program provides both First and Third Party coverage for numerous classes of business. Through Insuring Agreements, a wide range of cyber liability exposures are addressed. Coverage is available nationwide on an admitted basis

* Includes coverage for legal fees and computer forensic costs in the event of a security or privacy breach
* Regulatory fines and penalties included under Security Event Costs and PCI assessment coverage available by endorsement
* Customer Notification Expenses include legal expenses, credit monitoring, postage and advertising
* Comprehensive interruption expenses coverage, including income loss
* Coverage for Damages to third parties caused by a breach of network security
* Definition of claim includes a demand for monetary and non-monetary damages

### First Party Protection

* Loss of Digital Assets Coverage
* Non-Physical Business Interruption and Extra Expense
* Cyber Extortion
* Cyber Terrorism
* Security Event Costs

### Third Party Protection

* Network Security and Privacy Liability
* Employee Privacy Liability
* Electronic Media Liability