

ISG

A Trusted Partner in Your Success



THE ASSET PROTECTION PROGRAM CHOICE PLUS WARRANTY OPTIONS

www.insurancespecialtygroup.com

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APP Choice Plus provides the same general liability protection and risk management strategies that have always been the foundation of the Asset Protection Program. Insureds, however, now have a CHOICE regarding the balance of warranty coverage protection and risk retention levels that best suit their company's needs.

The "Builder Backed" Warranty

In this marketplace, insurance costs can be difficult to manage. The new "Builder Backed Service Program" provides the option to increase risk retention and reduce insurance costs; all while maintaining the benefits that the 2-10 HBW administration services provide. The program combines a HBW-administered "Builder Backed" warranty with the comprehensive general liability insurance of ISCG's Asset Protection Program (APP). The program protects the builder against construction defect claims by bypassing implied warranty laws and mitigating expensive court room litigation costs, as well as increases home-buyer confidence to assist with selling homes in this difficult economy. The Builder Backed Warranty will not be responsible for satisfying payment of structural defect claims.

Full 2-10 & 10-year Structural-Only Warranties are still available for increased builder protection.

APP Choice Plus nation-wide and is available in all states where the current APP CGL policy is offered.*

Visit www.2-10.com for Warranty Details



APP CHOICE & BUILDER BACKED WARRANTY THE "PLUS..."

- For ten years from the date of the home sale, the builder has the benefit of the HBW Call Center, which is staffed by individuals experienced in achieving conciliation of concerned homeowners. 2-10 HBW has a 97% satisfaction rate with homeowners and builders on their conciliation efforts resolving disputes that arise under warranty.
- Legal Expertise in establishing Sale Contracts and Sub-Contractor Agreements
- Facilitation of mandatory arbitration between the Builder and Homeowner to reduce litigation costs
- Implied Warranty Laws (resulting in costly tort law litigation) are replaced with an Express Written Warranty contract via the "Builder Backed" Warranty.
- Increased home sales with customized warranty documents and marketing materials
- Defined Construction Standards, customizable to specific builders preferences
- Warranty Service Seminars
- Risk Management Seminars

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*Builders must use a fully-insured HBW structural warranty for homes exceeding \$1 million in value or homes located in Texas or Colorado.