

ISG

A Trusted Partner in Your Success



INSURANCE SPECIALTY CONSTRUCTION GROUP PROGRAMS & POLICIES

www.insurancespecialtygroup.com

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PROUDLY OFFERING THE FOLLOWING INSURANCE PROGRAMS...

COMMERCIAL GENERAL LIABILITY PROGRAMS

Standard Residential Asset Protection Program (APP) - Provides best-in-class protection with the combination of the liability contract and a fully insured framing and foundation structural warranty.

Builder's Choice APP - Liability insurance matched with a Builder Backed Warranty, which reduces the warranty cost. This Program allows the builder to pick either a Builder Backed Warranty or Insured Backed Warranties (typically if necessary to satisfy FHA and VA financing requirements).

Commercial APP - Provides best-in-class protection with the combination of the liability contract and a fully insured framing and foundation structural warranty. Can utilized for structures up to \$10 million in sales value.

Real Estate Proactive Program – Designed primarily for Banks & Investors, this product covers finished and unfinished residential and commercial structures which are either foreclosed on by a bank or purchased by an investor or builder as a result from a defaulted obligation. (ISCG's growing portfolio of banks and investors includes the 8th largest bank in the US)

POLICY OPTIONS CUSTOMIZED FOR YOUR NEEDS

Annual Renewable Practice Policy (Admitted and Non-Admitted) - No coverage limitations regarding subcontractors. ISCG can add an endorsement providing Products Completed Operations for ten years (or Statue of Limitations, whichever is less) for homes sold during each policy period using the Project/Practice Thingy.

Project Policy (Non-Admitted) - Provides Premise Operations Coverage for up to three years and Products Completed Operations Coverage for ten years (or Statue of Limitations, whichever is less).

Project Wrap Policy (Non-Admitted) - Provides Premise Operations Coverage for builders and the subcontractors for up to three years and Products Completed Operations Coverage for ten years (or Statue of Limitations, whichever is less) for homes sold during policy period.

Admitted Product Offered in AL, AZ, KS, MO, NM, OR, UT & WA.

Non-Admitted Products Offered in all states, with the exception of NY, HI, AK and NV.

BUILDERS RISK PROGRAMS (Available on a stand-alone basis)

Modified Blanket Builders Risk Program (Admitted, Annual) – No reporting of new home starts or home sales during policy period and all rates are applied on a PRO-RATA basis, based upon the number of months that homes are in inventory (6-month minimum on existing inventory). Available in the following states: AL, AZ, CA, GA, IL, IN, KS, LA, MD, MI, MN, MS, MO, NJ, NM, NC, OH, OR, PA, SC, TN, TX, UT, VA, WA.

Standard Monthly Reporting Builders Risk Policy – Offered in FL and includes wind coverage (except within 1,000' of coast)

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