

Builders Risk Information Sheet



Eligible Risks

- New Single and Multi-Family Dwellings, including Existing Inventory
- New Commercial Construction, including small Apartment projects
- Office, Mercantile/Retail & Light Manufacturing
- Non-structural Renovations

Available Policy Types

- Single Shot, New Start Reporting, Standard Blanket and Modified Blanket

Single Shot

- Covers 1-4 scheduled locations
- Policy terms up to 24 months
- Monthly extensions available
- Limits up to \$10M (\$3M FL)

New Start Reporting (Annual)

- New starts reported monthly
- Each start gets 12 months of coverage and can be re-reported for a 2nd term at the same rate
- Up to \$1.5M per structure
- Up to \$5M per occurrence

Standard Blanket

- Simply estimate the number of new home starts, pay a deposit premium at inception and true up at expiration based on actual number of homes built.
- No reporting!
- Up to \$1.5M per structure
- \$5M per occurrence

Modified Blanket *(Unique to ISG)

- This special policy saves larger builders a substantial sum of money. Simply estimate annual new starts, report existing inventory, pay the deposit premium and then at the end of the policy period true up based on actual exposure
- Premium only charged for the number of months to build and sell structure.

* Modified Blanket requires \$1.25M + in total values and not available in Florida.

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