

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 scheduled locations only
- Policy terms up to 24 months
- 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 \$1.75M 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 \$1.75M 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.

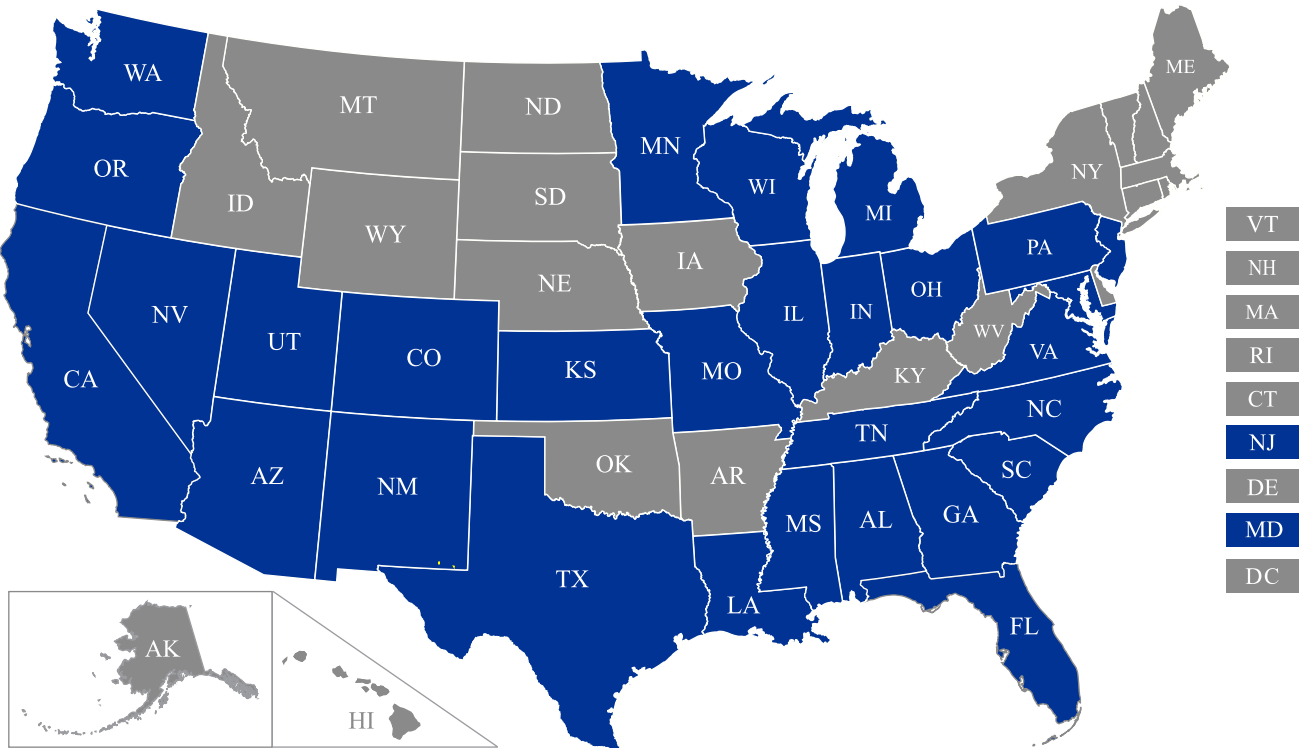
* Modified Blanket requires \$1.25M + in total values and not available in Florida.

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Coverage/Category	Standard Offering	Maximum Limits Available
Earthquake	-	\$5,000,000
Water/Flood	-	\$5,000,000 Per Occurrence/Aggregate
Fungi, Wet Rot & Dry Rot	\$15,000	\$50,000
Trees, Shrubs & Plants	\$1,000	\$250,000
Construction Trailers	-	\$40,000 Per Trailer
Ordinance & Law (Undamaged portion of Building)	-	Covered
Ordinance & Law (Demolition Cost & ICC)	-	\$250,000
Sinkhole Collapse	-	\$1,000,000
Soft Costs	\$25,000	\$1,000,000
Temporary Storage	\$25,000	\$500,000
Transit	\$25,000	\$250,000
Additional Debris Removal Expense	25% Loss	\$100,000
Emergency Removal	-	15 Days
Emergency Removal Expense	\$25,000	\$100,000
Expediting Expenses	-	\$250,000
Fire Department Service Charges	\$1,000	\$50,000
Sewer/Drain Back-Up Coverage	-	\$100,000

Admitted States
Non-Admitted Paper Available in Most Other States



For more information, contact the underwriting/marketing department.