



## **PROGRAM COVERAGE**

ISG is a proven leader for insurance solutions serving the construction industry, with a specific focus on general liability and builders risk products which are supported by industry-leading coverage, risk management protection and construction quality assurance. ISG's general liability & builders risk products are **tailored for new, residential construction risks including single-family homes, townhomes, and condominium construction.**

## **LINES OF BUSINESS/RISK APPETITE**

### **– General Liability Annual, renewable Practice Policies**

- Targets GC's and homebuilders working new, residential construction
- Can accommodate limited remodel & commercial construction operations
- Unable to write trade contractors and pure home remodeling operations
- Admitted in AL, AZ, FL, GA, OR, UT, and WA. Non-Admitted in most other states.
- Cannot write in New York, Alaska or Hawaii
- Policy Form: ISO & Company Specific
- Policy Limits: Up to \$15M total available
- Defense Treatment: Admitted is Outside / Non-Admitted Inside or Outside depending on risk characteristics & location
- No tract home exclusion
- No Faulty Work Exclusion or CG 2294
- Non-admitted practice policies can include extended products-completed operations through the applicable state statute.

### **– General Liability Project-Specific & Wrap Policies**

- Terms up to 36 months and including Extended Products-Completed Operations Coverage
- Policy Form: ISO & Company Specific
- Policy Limits: Up to \$15M total available
- Retentions up to \$1M
- Pay-As-You-Sell Options available
- No limitation on tract home builders
- Cannot write in New York, Alaska or Hawaii
- Appetite includes new construction of:
  - ✓ Single-Family Homes
  - ✓ Fee-Simple
  - ✓ Townhomes/Multi-family
  - ✓ Condominiums
  - ✓ Mixed-Use (Commercial on 1st floor and Residential above)
  - ✓ Single-Family "For-Rent"
  - ✓ Up to 8-stories and \$35M in cost per building
  - ✓ Limited Remodel / Renovation Exposure Acceptable

- **Builders Risk**

- New Single-Family, Multi-Family & Commercial Structures
- Remodel / Renovation coverage available for non-structural work
- Single-Shot policy limits up to \$10M per structure / per occurrence
- Reporting & Blanket policy limits up to \$1.75M per structure / \$10M Per Occurrence
- Flood & Earthquake/Sinkhole available in most areas
- Coastal Florida Wind Coverage Available up to \$3M per structure.
- Multiple Products:
  - ✓ Standard Blanket
  - ✓ New Starts Reporting
  - ✓ Single-Shot
  - ✓ Modified Blanket – This is unique to ISG. Premium is charged only for the number of months it takes to build and sell each structure.

**CLAIMS HANDLING:**

Dedicated partnership and pro-active communication with Network Adjusters for over 18 years providing high quality claims management and customized claims solutions committed to the construction industry.

**CONTACT:**

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