



BUILDER'S RISK



COURSE OF CONSTRUCTION (COC)



VACANT PROPERTY



TARGET MARKET	<ul style="list-style-type: none"> Commercial and Residential Buildings under structural renovation (up to 10,000 sqft) 	<ul style="list-style-type: none"> Commercial and Residential Ground up construction Up to 20,000 sqft and 3 stories 	<ul style="list-style-type: none"> Commercial and Residential Up to 4 years vacant (Residential)
APPROVED STATES	AZ, CA, GA, IL, MO, NC, NV, OH, OR, UT, WA, VA, MN	AZ, CA, GA, IL, MO, NC, NV, OH, OR, UT, WA, VA, MN	AZ, CA, GA, IL, MO, NC, NV, OH, OR, UT, WA, VA, MN
LIMITS	<p>PROPERTY</p> <ul style="list-style-type: none"> \$2M TIV \$1.5M TIV (existing building) Cov. B: 20% of Cov. A Cov. C: 20% of Cov. A <p>LIABILITY</p> <ul style="list-style-type: none"> \$1M per occurrence (Residential) \$2M aggregate (Commercial) 	<p>PROPERTY</p> <ul style="list-style-type: none"> Single projects with completed values of \$2M <p>LIABILITY</p> <ul style="list-style-type: none"> \$1M per occurrence (per location) \$2M aggregate 	<p>PROPERTY</p> <ul style="list-style-type: none"> \$1.5M in CA (\$1M all other) \$3M on referral Cov. B: up to 20% of Cov. A Cov. C: up to 20% of Cov. A <p>LIABILITY</p> <ul style="list-style-type: none"> \$1M per occurrence \$2M aggregate (Commercial)
ADD'L SUB-LIMITS OR BUY-BACKS	<ul style="list-style-type: none"> Theft sub-limit for building materials available GL available even if insured is acting as a General Contractor (not doing the actual work) 	<ul style="list-style-type: none"> Theft sub-limit for building materials available V&MM coverage available 	<ul style="list-style-type: none"> Vandalism coverage available (ACV or RCV) Theft available upon request
DEDUCTIBLES	<ul style="list-style-type: none"> Starts at \$1,000 	<ul style="list-style-type: none"> Starts at \$1,000 	<ul style="list-style-type: none"> Starts at \$1,000 (Residential) Starts at \$1,000 (Commercial)
RESTRICTIONS	<ul style="list-style-type: none"> No demolition or underpinning 	<ul style="list-style-type: none"> Contractor minimum \$1M limit 	<ul style="list-style-type: none"> Buildings must be secured
PAYMENT PLANS	Annual Payment	Annual Payment	Annual Payment
FEES	<ul style="list-style-type: none"> \$100 admin fee \$125 inspection fee (if necessary) 	<ul style="list-style-type: none"> \$100 admin fee \$125 inspection fee (if necessary) 	<ul style="list-style-type: none"> \$100 admin fee \$125 inspection fee (if necessary)
KEY FEATURES	<ul style="list-style-type: none"> Renovations can be up to 150% of building value Risk can be occupied Will consider projects that have already begun Credits available Will consider risks with existing damage Written by highly rated Lloyds of London syndicate, Atrium 	<ul style="list-style-type: none"> Length of policy options from 3-12 months (in quarters) Soft costs, property in transit and off-site Written by highly rated Lloyds of London syndicate, Atrium 	<ul style="list-style-type: none"> Commercial property can be partially occupied High hit rates DP3 and special forms available Written by highly rated Lloyds of London syndicate, Atrium





LESSOR'S RISK



VACANT LAND



RETAIL & MERCANTILE PACKAGE



TARGET MARKET	<ul style="list-style-type: none"> Commercial landlords 	<ul style="list-style-type: none"> Up to 500 acres 	<ul style="list-style-type: none"> Retail or mercantile classifications (up to 30,000 sqft)
APPROVED STATES	AZ, CA, GA, IL, MO, NC, NV, OH, OR, UT, WA, VA, MN	AZ, CA, GA, IL, MO, NC, NV, OH, OR, UT, WA, VA, MN	AZ, CA, GA, IL, MO, NC, NV, OH, OR, UT, WA, VA, MN
LIMITS	<p>PROPERTY</p> <ul style="list-style-type: none"> \$3M (Building) \$500K (BPP) \$500K (BI) <p>LIABILITY</p> <ul style="list-style-type: none"> \$1M per occurrence \$2M aggregate 	<p>LIABILITY</p> <ul style="list-style-type: none"> \$1M per occurrence \$2M aggregate 	<p>PROPERTY</p> <ul style="list-style-type: none"> \$3M <p>LIABILITY</p> <ul style="list-style-type: none"> \$1M per occurrence \$2M aggregate
ADD'L SUB-LIMITS OR BUY-BACKS	<ul style="list-style-type: none"> Non-owned auto Medical pay Property enhancement form Assault and battery (select classes) Theft coverage available 	<ul style="list-style-type: none"> Medical Payments up to \$10K Water Hazard up to 1 acre permitted 	<ul style="list-style-type: none"> Non-owned auto Medical pay Property enhancement form Theft coverage included Assault and battery (select classes)
DEDUCTIBLES	<ul style="list-style-type: none"> Starts at \$1,000 (depending on tenancy) 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Starts at \$1,000
RESTRICTIONS	<ul style="list-style-type: none"> Chemical storage Cinemas Bowling alleys Shooting ranges Flea markets Hospitals, nursing homes, assisted living, medical centers Day cares Hotel/motel Manufacturing Bars/taverns Gas/service stations, tire services 	<ul style="list-style-type: none"> All construction activity excluded Land must not be in use 	<ul style="list-style-type: none"> Cinemas Bowling alleys Shooting ranges Farms Flea Markets/Bazaars Hospitals, nursing homes, assisted living, medical centers Schools, day cares Hotel/motel Manufacturing Bars/taverns Gas/service stations, tire services
PAYMENT PLANS	Annual Payment	Annual Payment	Annual Payment
FEES	<ul style="list-style-type: none"> \$100 admin fee \$125 inspection fee (if necessary) 	<ul style="list-style-type: none"> \$100 admin fee \$125 inspection fee (if necessary) 	<ul style="list-style-type: none"> \$100 admin fee \$125 inspection fee (if necessary)
KEY FEATURES	<ul style="list-style-type: none"> Credits available Apartments up to 8 unites (12 on referral) All protection classes allowed (9-10 on referral) Risks up to 30,000 sqft Wide range of acceptable tenancies Written by highly rated Lloyds of London syndicate, Atrium 	<ul style="list-style-type: none"> Credits available Can write if structure present (structure excluded from coverage) Written by highly rated Lloyds of London syndicate, Atrium 	<ul style="list-style-type: none"> Credits available All protection classes allowed (9-10 on referral) Commercial cooking OK with approved UL Anslu System Written by highly rated Lloyds of London syndicate, Atrium

