BUILDER'S RISK



COURSE OF CONSTRUCTION (COC)



VACANT PROPERTY



TARGET MARKET	Commercial and Residential Buildings under structural renovation (up to 10,000 sqft)	Commercial and ResidentialGround up constructionUp to 20,000 sqft and 3 stories	•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	PROPERTY •\$3M TIV •\$2M TIV (existing building) •Cov. B: 20% of Cov. A •Cov. C: 20% of Cov. A LIABILITY •\$1M per occurrence (Residential) •\$2M aggregate (Commercial)	PROPERTY •Single projects with completed values of \$2M LIABILITY •\$1M per occurrence (per location) •\$2M aggregate	PROPERTY •\$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 LIABILITY •\$1M per occurrence •\$2M aggregate (Commercial)
ADD'L SUB-LIMITS OR BUY-BACKS	Theft sub-limit for building materials available GL available even if insured is acting as a General Contractor (not doing the actual work)	Theft sub-limit for building materials available V&MM coverage available	Vandalism coverage available (ACV or RCV) Theft available upon request
DEDUCTIBLES	•Starts at \$1,000	•Starts at \$1,000	•Starts at \$1,000 (Residential) •Starts at \$1,000 (Commercial)
RESTRICTIONS	•No demolition or underpinning	Contractor minimum \$1M limit	•Buildings must be secured
PAYMENT PLANS	Annual Payment	Annual Payment	Annual Payment
FEES	•\$100 admin fee •\$125 inspection fee (if necessary)	•\$100 admin fee •\$125 inspection fee (if necessary)	•\$100 admin fee •\$125 inspection fee (if necessary)
KEY FEATURES	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	 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 	Commercial property can be partially occupied High hit rates DP3 and special forms available Written by highly rated Lloyds of London syndicate, Atrium



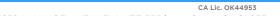


syndicate, Atrium











LESSOR'S RISK



VACANT LAND



RETAIL & **MERCANTILE** PACKAGE



TARGET MARKET	•Commercial landlords	•Up to 500 acres	•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	PROPERTY •\$3M (Building) •\$500K (BPP) •\$500K (BI) LIABILITY •\$1M per occurrence •\$2M aggregate	LIABILITY •\$1M per occurrence •\$2M aggregate	PROPERTY •\$3M LIABILITY •\$1M per occurrence •\$2M aggregate
ADD'L SUB-LIMITS OR BUY-BACKS	Non-owned auto Medical pay Property enhancement form Assault and battery (select classes) Theft coverage available	Medical Payments up to \$10K Water Hazard up to 1 acre permitted	Non-owned auto Medical pay Property enhancement form Theft coverage included Assault and battery (select classes)
DEDUCTIBLES	•Starts at \$1,000 (depending on tenancy)	•N/A	•Starts at \$1,000
RESTRICTIONS	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	• All construction activity exlcuded • Land must not be in use	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	•\$100 admin fee •\$125 inspection fee (if necessary)	•\$100 admin fee •\$125 inspection fee (if necessary)	•\$100 admin fee •\$125 inspection fee (if necessary)
KEY FEATURES	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	Credits available Can write if structure present (structure excluded from coverage) Written by highly rated Lloyds of London syndicate, Atrium	Credits available All protection classes allowed (9-10 on referral) Commercial cooking OK with approved UL Ansul System Written by highly rated Lloyds of London syndicate, Atrium















