

# BUILDER'S RISK INSURANCE

The Builder's Risk insurance program is for property owners, contractors and others responsible for insuring commercial and residential properties during construction. It features processing that lets you qualify, quote and issue using only two short screens of data entry.



## PROGRAM HIGHLIGHTS:

- Special Form – covers all perils except those that are specifically excluded
- Theft coverage included – a leading cause of claims on all eligible project types
- Wind and Sewer Backup included
- Vacant Building coverage prior to onset of project built into form to accommodate start delays
- Additional Vacant Building coverage after projection completion incorporated to cover risk while awaiting occupancy/sale
- \$10,000 Personal/Business Personal Property coverage
- Initial policy term options of 3, 6, 9, or 12 months
- Low minimum premiums
- Agency or direct billing available



## ELIGIBLE PROJECTS

### **New Construction**

Coverage that protects your property when building from the ground up

### **Remodeler's Risks**

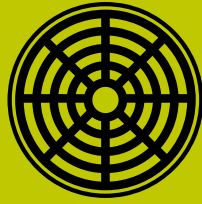
When you need coverage for both the existing structure and the improvements being made

### **Betterments Only**

If you're a condo owner or a tenant and only need coverage for improvements being made inside your unit



**Covers All Perils**  
except those that are  
specifically excluded



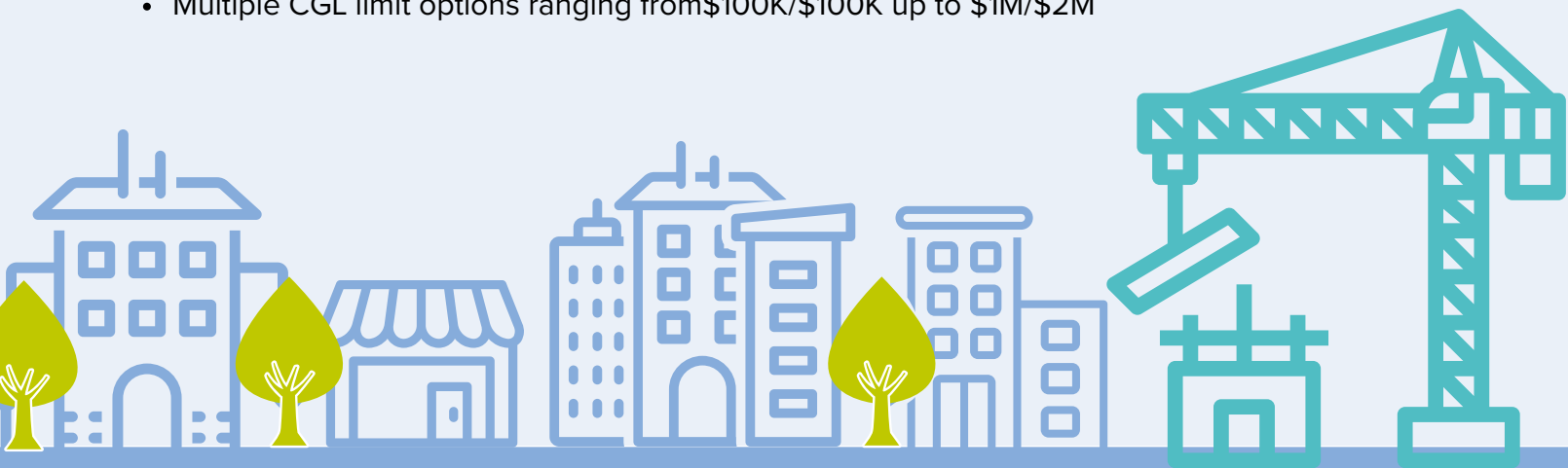
**Sewer Backup  
Included**



**Theft Coverage Included**  
a leading cause of claims  
at vacant buildings

## AVAILABILITY

- Commercial, residential and mixed-use projects
- Monoline Property or Property and Commercial General Liability package
- Nationwide except in FL, HI, KY and Suffolk County, NY
- New Construction & Remodelers – TIV up to \$25M
  - \$25M Maximum increased TIV for Fire Resistive and Masonry Non-Combustible
  - \$15M Maximum increased TIV – Joisted Masonry
  - \$7.5M Maximum increased TIV – Frame
- Multiple CGL limit options ranging from \$100K/\$100K up to \$1M/\$2M



For more information, visit [www.distinguished.com](http://www.distinguished.com).  
Questions? Contact your [Sales Executive](#).