

# COASTAL BUILDER'S RISK INSURANCE

Our Coastal Builder's Risk program is specifically designed for properties near the coast undergoing construction. We understand coastal properties have specific coverage needs that may not be addressed in a standard Builder's Risk policy. Backed by an A-rated carrier, our program will provide insureds with peace-of-mind when building along the coast.



## PROGRAM HIGHLIGHTS:

- All risk
- Barrier islands & beachfront acceptable
- Theft & Vandalism coverage
- Initial policy term options of 3, 6, 9, or 12 months
- Flexible extensions available
- Low minimum premiums
- Agency billing only

## ADDITIONAL COVERAGES INCLUDE:

- Debris Removal
- Pollutant Clean-Up and Removal
- Fire Department Service Charges
- Plans & Records
- Contract Penalty
- Expediting and Extra Expense
- Inventory, Appraisals and Loss Adjustment Expenses
- Refilling of Fire Protection Devices Escalation
- Sewer and Drain Back Up
- Fungus, Wet Rot, Dry Rot and Bacteria Limited Coverage

# ELIGIBLE PROJECTS

## Brand New Construction

Coverage that protects your property when building from the ground up

## Remodeler's Risks for New Projects

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

## AVAILABILITY

- New Construction – TIV up to \$20M
  - Frame brand new construction up to \$7.5M TIV
- Remodeler's Risks – TIV up to \$5M
- Betterments Only – TIV up to \$5M
- Residential and light commercial buildings
- Available in AL, DE, GA, HI, MD, MS, NC, NJ, RI, SC, VA, and commercial only properties in TX
- 4 stories and under
- Protection class 1-6



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

This document is for marketing and summary purposes only and does not provide a complete description of coverage terms, conditions and limits, nor does it purport to restate, explain or interpret any insurance policy. Only the applicable policy contains a complete description of all the provisions of the coverage. The policy described may not be available in all states.