

# COASTAL BUILDER'S RISK

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, 12 or 24 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 need only coverage for improvement being made inside your unit

## AVAILABILITY

- Available in DE, GA, MD, NC, NJ, SC and VA
- Residential and light commercial buildings
- New construction, remodeler's and betterments only projects up to \$20M TIV limits
- Frame for remodeler's up to \$5M
- Frame for brand new construction up to \$6.5M
- 4 stories and under
- Protection class 1-6

## SUBMIT - QUOTE - BIND ONLINE

Already registered

[Submit Here](#)

New Brokers?

[Register Here](#)

To use our broker portal:

- Go to [www.distinguished.com/site/brokers/](http://www.distinguished.com/site/brokers/).
- Click on 'Launch Broker Portal'.
- Login to quote, bind and issue in real time.

### YOU MIGHT ALSO BE INTERESTED IN

- Builder's Risk Program (Non-Coastal)
- City Homes Package Program
- Vacant Building
- NY Brick & Brownstone

## CONTACT

For more information contact your sales executive or visit our website at [www.distinguished.com](http://www.distinguished.com)