

Available For



**New
Construction
Projects**



**Renovations,
including
Existing**

	ELIGIBLE	INELIGIBLE
OCCUPANCY	Four Wall Construction	- Civil Works - EAR / Manufacturing
GEOGRAPHY	Non-CAT Locations	- Coastal Wind / Surge Exposed - California EQ - Heavy Flood Exposure
RENOVATION	- Interior fit-outs - Non-structural renovations - New work values > existing building values	- Wood Frame Renovations - JM Renovations
TIV	- Wood Frame/JM: \$30m+ - Non-Combustible: \$50m+	- Wood Frame/JM: <\$30m - Non-Combustible: <\$50m
PREMIUM	\$25,000+	<\$25,000

UNIQUE ENHANCEMENTS

- 100%, Quota Share, and follow Lines capabilities.
- Up to \$250m Non-Combustible quotes; Follow Line Wood Frame capabilities.
- Technology and exclusive policy benefits available on all risks.

SUBMISSION REQUIREMENTS

New Construction Projects

- Completed Builder's Risk application
- Contractor qualifications
- Project schedule (*Level 3 preferred*)
- Detailed hard cost breakdown
- Detailed soft cost breakdown
- Earnings / rents proforma
- Site plan / elevation plan
- Geotechnical report
- Lender requirements (*if applicable*)

Renovation Projects (*In Addition To The Above*)

- Building condition report
- Building valuation report
- Structural plans
- Site security plans
- Water damage prevention plans
- Occupancy during construction