

## BUILDER'S RISK PRODUCT

- Ⓞ Residential construction projects
- Ⓞ Commercial construction projects
- Ⓞ Modular home projects



### PRODUCT ADVANTAGES

- ▶ “All risk” inland marine coverage form, including theft up to policy limit
- ▶ Policy term for full duration of construction project
- ▶ Extension of policy is done with simple endorsement
- ▶ Builders Value Plus endorsement included for free
- ▶ Transit and off premises storage coverage included
- ▶ Ability to give credits for fenced project sites and sites with a watchman
- ▶ Low minimum premiums with short term policies available
- ▶ Policy written for owner or contractor

### SUBJECT TO UNDERWRITING REVIEW

Up to two losses or claims per coverage line incurred in the past three years

### AVAILABLE LIMITS

- ▶ \$3,000,000 in protection classes 1–8
- ▶ \$1,500,000 for frame construction
- ▶ \$1,000,000 in protection classes 9–10
- ▶ \$1,000,000 in coastal zones (excluding wind and hail coverage)

### DEDUCTIBLES

Deductible starts at \$1,000

### BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See [www.usli.com/brc](http://www.usli.com/brc) for a full list of available business solutions



## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Construction projects:
  - That have already started
  - Where the contractor has fewer than three years of experience in the type and size of building being constructed
  - Taking place on filled land
- ▶ Located in AK, LA or WV

NOTE: Ineligible risk characteristics include, but are not limited to those listed above.

**CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.**

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

