

BUILDER'S RISK



COURSE OF CONSTRUCTION (COC)



VACANT PROPERTY



| | BUILDER'S RISK | COURSE OF CONSTRUCTION (COC) | VACANT PROPERTY |
|--------------------------------------|--|---|---|
| TARGET MARKET | <ul style="list-style-type: none"> Commercial and Residential Buildings under structural renovation (up to 10,000 sqft) | <ul style="list-style-type: none"> Commercial and Residential Ground up construction Up to 20,000 sqft and 3 stories | <ul style="list-style-type: none"> Commercial and Residential Up to 4 years vacant (Residential) |
| APPROVED STATES | AZ, CA, GA, IL, MO, NC, NV, OH, OR, UT, WA, VA, MN | AZ, CA, GA, IL, MO, NC, NV, OH, OR, UT, WA, VA, MN | AZ, CA, GA, IL, MO, NC, NV, OH, OR, UT, WA, VA, MN |
| LIMITS | <p>PROPERTY</p> <ul style="list-style-type: none"> \$3M TIV \$2M TIV (existing building) Cov. B: 20% of Cov. A Cov. C: 20% of Cov. A <p>LIABILITY</p> <ul style="list-style-type: none"> \$1M per occurrence (Residential) \$2M aggregate (Commercial) | <p>PROPERTY</p> <ul style="list-style-type: none"> Single projects with completed values of \$2M <p>LIABILITY</p> <ul style="list-style-type: none"> \$1M per occurrence (per location) \$2M aggregate | <p>PROPERTY</p> <ul style="list-style-type: none"> \$1.5M in CA (\$1M all other) \$3M on referral Cov. B: up to 20% of Cov. A Cov. C: up to 20% of Cov. A <p>LIABILITY</p> <ul style="list-style-type: none"> \$1M per occurrence \$2M aggregate (Commercial) |
| ADD'L SUB-LIMITS OR BUY-BACKS | <ul style="list-style-type: none"> Theft sub-limit for building materials available GL available even if insured is acting as a General Contractor (not doing the actual work) | <ul style="list-style-type: none"> Theft sub-limit for building materials available V&MM coverage available | <ul style="list-style-type: none"> Vandalism coverage available (ACV or RCV) Theft available upon request |
| DEDUCTIBLES | <ul style="list-style-type: none"> Starts at \$1,000 | <ul style="list-style-type: none"> Starts at \$1,000 | <ul style="list-style-type: none"> Starts at \$1,000 (Residential) Starts at \$1,000 (Commercial) |
| RESTRICTIONS | <ul style="list-style-type: none"> No demolition or underpinning | <ul style="list-style-type: none"> Contractor minimum \$1M limit | <ul style="list-style-type: none"> Buildings must be secured |
| PAYMENT PLANS | Annual Payment | Annual Payment | Annual Payment |
| FEES | <ul style="list-style-type: none"> \$100 admin fee \$125 inspection fee (if necessary) | <ul style="list-style-type: none"> \$100 admin fee \$125 inspection fee (if necessary) | <ul style="list-style-type: none"> \$100 admin fee \$125 inspection fee (if necessary) |
| KEY FEATURES | <ul style="list-style-type: none"> Renovations can be up to 150% of building value Risk can be occupied Will consider projects that have already begun Credits available Will consider risks with existing damage Written by highly rated Lloyds of London syndicate, Atrium | <ul style="list-style-type: none"> Length of policy options from 3-12 months (in quarters) Soft costs, property in transit and off-site Written by highly rated Lloyds of London syndicate, Atrium | <ul style="list-style-type: none"> Commercial property can be partially occupied High hit rates DP3 and special forms available Written by highly rated Lloyds of London syndicate, Atrium |



LESSOR'S RISK



VACANT LAND



RETAIL & MERCANTILE PACKAGE



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| TARGET MARKET | <ul style="list-style-type: none"> Commercial landlords | <ul style="list-style-type: none"> Up to 500 acres | <ul style="list-style-type: none"> Retail or mercantile classifications (up to 30,000 sqft) |
| APPROVED STATES | AZ, CA, GA, IL, MO, NC, NV, OH, OR, UT, WA, VA, MN | AZ, CA, GA, IL, MO, NC, NV, OH, OR, UT, WA, VA, MN | AZ, CA, GA, IL, MO, NC, NV, OH, OR, UT, WA, VA, MN |
| LIMITS | <p>PROPERTY</p> <ul style="list-style-type: none"> \$3M (Building) \$500K (BPP) \$500K (BI) <p>LIABILITY</p> <ul style="list-style-type: none"> \$1M per occurrence \$2M aggregate | <p>LIABILITY</p> <ul style="list-style-type: none"> \$1M per occurrence \$2M aggregate | <p>PROPERTY</p> <ul style="list-style-type: none"> \$3M <p>LIABILITY</p> <ul style="list-style-type: none"> \$1M per occurrence \$2M aggregate |
| ADD'L SUB-LIMITS OR BUY-BACKS | <ul style="list-style-type: none"> Non-owned auto Medical pay Property enhancement form Assault and battery (select classes) Theft coverage available | <ul style="list-style-type: none"> Medical Payments up to \$10K Water Hazard up to 1 acre permitted | <ul style="list-style-type: none"> Non-owned auto Medical pay Property enhancement form Theft coverage included Assault and battery (select classes) |
| DEDUCTIBLES | <ul style="list-style-type: none"> Starts at \$1,000 (depending on tenancy) | <ul style="list-style-type: none"> N/A | <ul style="list-style-type: none"> Starts at \$1,000 |
| RESTRICTIONS | <ul style="list-style-type: none"> Chemical storage Cinemas Bowling alleys Shooting ranges Flea markets Hospitals, nursing homes, assisted living, medical centers Day cares Hotel/motel Manufacturing Bars/taverns Gas/service stations, tire services | <ul style="list-style-type: none"> All construction activity excluded Land must not be in use | <ul style="list-style-type: none"> Cinemas Bowling alleys Shooting ranges Farms Flea Markets/Bazaars Hospitals, nursing homes, assisted living, medical centers Schools, day cares Hotel/motel Manufacturing Bars/taverns Gas/service stations, tire services |
| PAYMENT PLANS | Annual Payment | Annual Payment | Annual Payment |
| FEES | <ul style="list-style-type: none"> \$100 admin fee \$125 inspection fee (if necessary) | <ul style="list-style-type: none"> \$100 admin fee \$125 inspection fee (if necessary) | <ul style="list-style-type: none"> \$100 admin fee \$125 inspection fee (if necessary) |
| KEY FEATURES | <ul style="list-style-type: none"> Credits available Apartments up to 8 unites (12 on referral) All protection classes allowed (9-10 on referral) Risks up to 30,000 sqft Wide range of acceptable tenancies Written by highly rated Lloyds of London syndicate, Atrium | <ul style="list-style-type: none"> Credits available Can write if structure present (structure excluded from coverage) Written by highly rated Lloyds of London syndicate, Atrium | <ul style="list-style-type: none"> Credits available All protection classes allowed (9-10 on referral) Commercial cooking OK with approved UL Anslu System Written by highly rated Lloyds of London syndicate, Atrium |

