

# Distinguished.

REAL ESTATE & BUILDER'S RISK



**Outstanding value, service  
and expertise.**

## Builder's Risk Insurance

The Builder's Risk insurance program is for property owners, contractors, and others responsible for insuring commercial and residential properties during construction. With our online portal, you can submit, quote, and bind at your convenience for qualifying risks.

# Let's get your Real Estate & Builder's Risk clients covered.

## Program Highlights:

- Policy term options of 3-, 6-, 9-, or 12-months
- Low minimum premiums
- Agency or direct billing available
- Special Form – covers all perils except those that are specifically excluded
- Theft coverage included – a leading cause of claims on all eligible project types
- Wind and Sewer Backup included
- Vacant Building coverage prior to onset of project built into form to accommodate start delays
- Additional Vacant Building coverage after projection completion incorporated to cover risk while awaiting occupancy/sale

## Eligible Projects:

### New Construction

- Coverage that protects your property when building from the ground up

### Remodeler's Risks

- 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:

- Commercial, residential and mixed-use projects
- Monoline Property or Property and Commercial General
- Liability package
- Nationwide except in FL, HI, KY and Suffolk County, NY
- Multiple CGL limit options ranging from \$100K/\$100K up to \$1M/\$2M
- New Construction & Remodelers – TIV up to \$25M
  - \$25M Maximum increased TIV for Fire Resistant and Masonry Non-Combustible
  - \$15M Maximum increased TIV – Joisted Masonry
  - \$7.5M Maximum increased TIV – Frame

## Distinguished benefits you can count on.



**WORLD-CLASS  
EXPERTS**



**UNMATCHED  
SOLUTION**



**PROGRAM  
STABILITY**

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.

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

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