

Distinguished.

REAL ESTATE & BUILDER'S RISK



Outstanding value, service and expertise.

Coastal Builder's Risk insurance

Our Coastal Builder's Risk program is tailored for construction projects near the coast, addressing unique coverage needs often overlooked by standard Builder's Risk policies. With the backing of an "A" rated carrier, our program offers insureds peace of mind for coastal construction projects.

Eligible Projects:

- Brand new construction
- Remodeler's risks for new projects
- Betterments only

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

Program Highlights:

- All risk
- Barrier islands & beachfront acceptable
- Theft & Vandalism coverage
- Initial policy term options of 3, 6, 9, or 12 months
- Flexible extensions available
- Low minimum premiums
- Agency billing only

Availability:

- New Construction – TIV up to \$20M
 - Frame brand new construction up to \$6.5M TIV
- Remodeler's Risks – TIV up to \$5M
- Betterments Only – TIV up to \$5M
- Residential and light commercial buildings
- Available in AL, DE, GA, HI, MD, MS, NC, NJ, RI, SC, VA, and commercial only properties in TX
- 4 stories and under
- Protection class 1-6

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

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

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