



PREMIER HOMEBUILDERS PROGRAM



The RiskSmith **Premier Homebuilders Program (PHB)** provides coverage for commercial-scale homebuilder operations including homes under construction, homes pending sale, model homes, and buy-back or trade-in homes.

- **Industry-leading and time-tested policy forms** cover the full spectrum of exposures that potentially impact day-to-day construction and sales operations. Coverages can include local and corporate offices, incidental owned properties, and owned jobsite equipment used at your jobsites (i.e., ATVs, golf carts, forklifts, or man-lifts).
- **Broad, Industry-specific coverages to protect your interests** — claim preparation expenses, expediting expenses, loss of income, Blanket Additional Insureds, Blanket Waiver of Subrogation, as well as coverage for off-site storage, property in transit, ingress/egress, and Ordinance and Law.
- **Limits Available:**
 - \$25,000,000 per Occurrence
 - \$2,500,000 per Home
 - \$10,000,000 for Flood and Earthquake
- **Minimum Deductibles:**
 - \$10,000 for AOP
 - \$25,000 for Flood and Earthquake
- **Minimum Premium: \$25,000**

UNDERWRITING

RiskSmith insures some of the largest homebuilders in the world, including three of the top 10 overall, and our expert staff has over 25 years of collective homebuilder coverage experience in this space. With an industry-leading policy form and comprehensive coverage and reporting options available, our underwriters can tailor coverage to meet the most challenging exposures.

CONTACT UNDERWRITERS

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