



## SPECIALTY HOMEBUILDERS PROGRAM



The **RiskSmith Specialty Homebuilders Program** provides coverage for custom homebuilder operations including homes under construction, homes pending sale, and materials on site.

- Industry-leading and time-tested policy forms cover your entire project, from sitework to time for pending sale.
- 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, and Ordinance and Law.
- **Limits Available:** \$10,000,000 Per Occurrence; \$5,000,000 Per Home as well as \$5,000,000 for Flood and Earthquake (excluding high hazard)
- **Minimum Deductibles:** \$10,000 for AOP; \$25,000 for Flood and Earthquake
- **Minimum Premium:** \$10,000

### 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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