



CONSTRUCTION – Specialty Builder's Risk



RiskSmith delivers underwriting excellence across a diverse array of specialty insurance products. Our underwriters work with appointed Brokers to forge customized insurance

solutions for complex risks during the course of construction. Our renowned and skillful team is devoted to ensuring your clients receive exceptional service and innovative solutions, tailored specifically to their projects.

Our **Project Builder's Risk Program** provides coverage for commercial projects in the course of construction across a wide array of occupancies and construction types using Whole Account, Lead/Quota Share and Follow Form Programs.

UNDERWRITING CAPABILITIES

- Consistent, flexible, and responsive underwriting approach
- Experienced underwriting team with knowledge and ability to provide custom solutions
- RiskSmith's Minimum Premium: \$25,000
- RiskSmith's Minimum Deductibles: \$25,000

UNDERWRITING

With the experience and knowledge of the RiskSmith team, we developed an industry-leading policy form and comprehensive coverage. Our underwriters can tailor coverage to meet the most challenging exposures while having the flexibility needed to provide peace of mind to the Insured.

TARGET CLASSES:

- Apartments/Condos
- Institutional (including Schools, Hospitals, etc.)
- Office
- Mercantile/Retail

INELIGIBLE CLASSES

- All Energy & Chemical Classes
- Prototype Construction
- Offshore Risk
- Stadiums
- Engineered Risks
- Modular Construction

COVERAGE FEATURES

- Contemporary manuscript policy forms
- Broad course of construction coverages to protect your interests
- Special Perils (Flood/Earthquake/Earth Movement/Wind & Hail)

CAPACITY

- Up to \$50M for Frame construction and up to \$50M for better construction projects

CONTACT UNDERWRITER:

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