

PREMIER HOMEBUILDERS PROGRAM

The **risksmith** Premier Homebuilders Program 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.
- **Minimum Deductibles:** \$5,000 for AOP; \$25,000 for Flood and Earthquake
- **Minimum Premium:** \$10,000



About the Underwriter:

Chadd Folkes, President of Inland Marine at **risksmith**, is an 18-year insurance underwriting veteran and an expert in the Homebuilding sector. Via his extensive broker-relationships, Chadd's long-term clients include 20 of the Top 50 Homebuilders in the U.S. as well as hundreds of regional builders. He has built and led Homebuilder underwriting teams at Endurance Specialty, RLI, and Harleysville. Chadd's background includes both architecture training and hands-on experience as a construction-project manager.

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