

SELECTRISK BUILDERS' RISK PROGRAM

The **risksmith SelectRisk Builders' Risk Program** provides coverage for commercial projects in the course of construction across a wide array of occupancies and construction types.

- **Contemporary manuscript policy forms** cover the full spectrum of exposures that potentially impact day-to-day construction, lease-up and sales, and operations. Coverage can be provided for ground-up construction, renovations, occupancy conversions, and master programs.
- **Broad course of construction coverages** to protect your interests including 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. Coverage can also include Earth Movement, Flood, and Named Windstorm.
- **Limits Available/Project Appetite:** \$30,000,000 per project limits on a Quota Share/ Full-Value Basis
- **Minimum Deductibles:** \$10,000 for AOP; \$25,000 for Flood and Earthquake
- **Minimum Premium:** \$20,000



About the Underwriter:

Chadd Folkes, President of Inland Marine at **risksmith**, is an 18-year insurance underwriting veteran and an expert in construction underwriting. Via his extensive broker relationships, Chadd's long-term clients include 20 of the Top 100 Builders in the U.S. as well as hundreds of regional builders. He has built and led Construction 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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