



## BUILDERS' RISK INFLATION GUARD

The United States has gone through unprecedented times – between material shortages, project delays, and increased costs of materials, Insureds deserve assurance that they have sufficient insurance coverage for inflation-driven economic losses.

RiskSmith has forged **Builders' Risk Inflation Guard** to provide coverage for your Insureds' otherwise unaddressed exposures to catastrophic loss. This program provides excess limits for projects where the original bound values may not be in line with current costs – giving 20% or \$10M in values as a “buffer” in the event of a limits loss.



### ADVANTAGES

- Provides peace of mind for the Insured concerned about proper values being covered during a time when inflation has been greater than 20%
- Industry-leading underwriting and coverage wordings
- More cost efficient than traditional increases through adding capacity or increased limits
- Long-term partnership with strong market capacity and proven underwriting and claims expertise

### LIMITS AVAILABLE

- 20% of TIV up to \$10,000,000 Per Occurrence
- Minimum Premium: \$50,000

#### 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.

#### CONTACT UNDERWRITERS

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