



Our **Premier Homebuilders Program (PHB)** 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.
- **Limits Available:**
  - \$25,000,000 per Occurrence
  - \$2,500,000 per Home
  - \$10,000,000 for Flood and Earthquake
- **Minimum Deductibles:**
  - \$5,000 for AOP
  - \$25,000 for Flood and Earthquake
- **Minimum Premium:** \$25,000

#### UNDERWRITING

We insure some of the largest homebuilders in the world, including 3 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 UNDERWRITER:

**Katy Stang**

*Senior Underwriter*

[katy.stang@risksmithuw.com](mailto:katy.stang@risksmithuw.com)

407.780.7840