



Builders Risk

Tailored policies for hard-to-place business

As your partner in the builders risk market, we're your one-stop shop for getting the tailored coverage you need. Our team of experienced and technical underwriters provides coverage for hard-to-place wood frame, energy, civil infrastructure, renovation and natural catastrophe named peril policies.

Our Builders Risk team prides itself on providing individual broker account feedback on our underwriting appetite and deployable capacity within 24-48 hours. We expertly provide both lead and follow quotes with \$50m of wood frame and non-combustible capacity.

Capacity deployment

- Per risk capacity up to 50% of any wood frame project and 100% of any civil, non-combustible or renewable energy project
- Maximum wood frame and per risk capacity of \$50 million utilizing four different carrier partners on a bespoke subscription policy form
- Abilities to both lead and follow approved markets and forms, and we can deploy more capacity than any lead market
- Average per account capacity deployment for wood frame is dependent on values, quality of contractor and security controls
- Stand-alone earthquake or earth movement capacity deployment up to \$20m including deductible buy backs, primary and excess layers
- Excess Named Windstorm coverage for non-combustible construction projects up to \$5 million per risk limit
- 36 month term maximum
- Up to \$5m of named windstorm capacity primary and excess coverage in tier 1 or 2 counties from Texas to North Carolina for all target classes of business

Our appetite

- Commercial wood frame habitational apartments, senior living centers, student housing and condominiums \$20m and larger
- Mass timber and cross laminated timber (CLT) construction
- Non-structural renovations, interior tenant fit-outs and horizontal structural additions
- Non-combustible construction projects including concrete tilt-up warehouses
- Basic civil infrastructure projects of road and bridge widenings or replacements
- Natural gas facilities, renewable energy and existing power and energy expansion projects
- Single location equipment installations such as adding production lines to an existing process
- Heavy industrial and manufacturing projects – new, additions or major equipment installations
- High value homes \$5m and larger of both wood frame and better construction on a quota share basis

Excluded classes

- Wood frame multi-family housing projects under \$20m of total contract value
- Renovation projects under \$10m in total values
- No home developments or annualized home builder programs
- Coverage for wood frame existing structures of renovations
- Coverage for non-combustible existing structures if values exceed 50% of the total project hard costs
- No high wildfire exposures above predetermined risk meter scores
- No extreme convective wind exposures above predetermined risk meter scores
- No high crime property areas above predetermined risk meter scores
- Wind farms
- Modular construction
- Vertical structural renovations and major seismic upgrades
- Piers, dams, docks, marinas and wharves
- Named windstorm coverage on barrier islands
- LEG 3 – improvements and betterments coverage from defects

Distribution

- Distribution is limited to wholesale brokers, written on a non-admitted basis for wood frame construction and renovation projects by specific appointment approved by DUAL
- Energy, civil and mass timber projects can be distributed to limited retail agents by specific appointment approved by DUAL

Get in touch

For more information about our Builders Risk program, contact a member of our team:

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