

Appetite Guide: Builders Risk Plan Insured by Zurich

Through US Assure® – the exclusive administrator for the Builders Risk Plan insured by Zurich, insurance agents can secure robust coverage and earn additional revenue for a broad range of projects with no minimum commitment and backed by an “A” rated carrier known for its positive claims handling.

- Target accounts:** Residential and commercial risks valued up to \$75M • New construction, remodeling and installation projects • All protection classes and construction types eligible • 90% of risks submitted are eligible; more than 60% of customers chose to bind coverage
- Customer types:** Individuals and entities with a financial interest in the completed project, including but not limited to contractors, homeowners, house flippers, business owners, development companies and school districts
- Territory:** Nationwide on an admitted basis
- Policy options:** Single project, reporting form and blanket deposit premium policies; terms vary based on project type
- Minimum premium:** \$375, in most states
- Billing:** Direct and agency bill available based on policy type; premium payment installment options

Residential Project Examples *Including but not limited to the following:*

New home construction:

- Custom, modular and tract homes
- Apartments and condos (1 – 4 units)
- Duplexes
- Detached garages
- Outdoor living spaces

Home remodeling:

- Bathroom and kitchen improvements
- Building additional stories
- Ground-floor additions
- Removing load-bearing walls

Home installation:

- Cabinets and countertops
- HVAC units
- Roofing
- Plumbing
- Tile or floor work

Commercial Project Examples *Including but not limited to the following:*

New construction:

- Apartments and condos (5+ units)
- Convenience stores and gas stations
- Dealerships
- Hotels
- Office buildings
- Retail and grocery stores

Remodeling:

- Hotel guestroom improvements
- Office interior upgrade
- Outdoor dining space opening
- Retail store expansion
- Storefront makeover

Installation:

- HVAC or boiler systems
- Motors and blowers for water treatment plant
- Playgrounds
- Asphalt and concrete
- Turf for recreational field

Restrictions and Other Considerations

- Contractor must have a minimum project-related experience of two years
- Agents have binding authority up to \$3M
- Wind excluded if within 1,000 feet of water or on a barrier island
- High value frame single project maximum is \$25M
- Premises liability insurance is not included but may be secured under a separate policy through US Assure; state availability varies



Submission and Contact Information

- **Rate, quote and issue online:** usassure.com
- **General service and support:** (800) 800 – 3907 • Monday through Friday • 7:30 a.m. until 7:30 p.m. • Eastern time



About US Assure-

US Assure distributes, underwrites and services construction and property insurance products across the U.S. for "A" rated carriers — and we've done so for more than 45 years. Our expertise lies in builders risk coverage, exclusively backed by Zurich. From single-family homes to commercial projects valued up to \$75 million, we've got you covered during construction, from the time the ground is cleared to the installation of the final finishes. Additionally, we supplement this with products for premises liability, vacant structures and rental homes. We offer quick access to our products, provide online policy issuance and expect no minimum volume commitment to get started. For more information, visit usassure.com.



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US Assure's operations are conducted through multiple legal entities, the choice of which depends on whether the business is admitted or non-admitted. Admitted business is conducted by US Assure Insurance Services of Florida, LLC, a Delaware limited liability company based in Florida ("US Assure of Florida"). Non-admitted business is conducted by US Assure E&S ("US Assure Series"), a series of RSG Specialty, LLC, a Delaware limited liability company based in Illinois. US Assure of Florida and US Assure Series are indirect subsidiaries of Ryan Specialty, LLC. US Assure works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain states or provinces, and some products may only be available from surplus lines insurers. US Assure of Florida in California: InLink Insurance Services (License #0D44490). US Assure Series in California: RSG Specialty Insurance Services, LLC (License #0G97516).

This is intended as a general description of certain types of insurance and services available to qualified customers. Any description of policy provisions is meant to give a broad overview of coverages and does not revise or amend a policy. Refer to the policy coverage form for a complete representation of the scope of coverage, terms, conditions, exclusions and more. The policy is the contract that specifically and fully describes your coverage. Some products may not be available in all states and may only be offered on a non admitted basis. Product availability is subject to change.