

Builders Risk Project Eligibility Cheat Sheet

Ideas for personal and commercial lines agents



Residential Builders Risk | Project Eligibility Cheat Sheet

Here are a few examples of residential projects — from the everyday to the unique — that personal and commercial lines agents can insure with the Builders Risk Plan insured by Zurich. Clients can include homeowners, builders, development companies, investment companies and house flippers — and policies can be written in the name of the owner or the contractor.

New Construction

Builders risk insurance can cover many structures that are built from the ground up, including:

- Custom single-family homes
- Tract homes (subdivisions)
- Apartments and condominiums (1 to 4 family units)*
- Outdoor kitchen and living spaces
- Modular homes
- Duplexes
- Detached garages
- In-ground pool

**Construction of an apartment or condominium complex with 5 or more units is typically classified as a commercial project.*



Remodeling

A remodel involves interior and / or exterior changes to an existing home beyond a basic installation, and can include or exclude coverage for the existing structure. Examples include:

- Updating a single room (kitchen, bathroom, etc.)
- Adding or replacing doors and windows
- Building a staircase or elevator
- Aging-in-place improvements (e.g., widening hallways, lowering counters and cabinets, etc.)
- Removing load-bearing walls
- Replacing a roof
- Ground-floor additions
- Adding additional stories
- Work on the foundation



Installation

These projects are more limited in scope than a remodel and involve a single installation of a particular fixture or feature within a residence, such as:

- Cabinets
- Flooring
- Roof shingles
- Tile work for an outdoor kitchen
- Countertops
- HVAC units
- Plumbing
- Windows



Commercial Builders Risk | Project Eligibility Cheat Sheet

Whether your client is a contractor, property owner or tenant leasing a commercial space, a builders risk policy can offer peace of mind for a variety of projects valued up to \$75 million. Here are a few examples of commercial projects that can be secured with the Builders Risk Plan insured by Zurich.

New Construction

Builders risk insurance can cover many structures that are built from the ground up, including:

- Courthouses
- Hotels
- Office buildings
- Retail shops
- Stadiums
- Apartments and condominiums (5+ family units)*
- Driving ranges
- Movie theatres
- Restaurants
- School buildings
- Strip malls

**Construction of an apartment or condominium complex with four or less units is typically classified as a residential project.*



Remodeling

A remodel involves interior and / or exterior changes to an existing building beyond a basic installation, and can include or exclude coverage for the existing structure.

Examples include:

- Creating an additional outdoor patio space at a restaurant
- Expanding a retail store into an adjacent tenant space
- Modernizing the interior of an office building
- Renovating outdated hotel guestrooms
- Adding an elevator to a parking garage
- Updating bathrooms in a retail store



Installation

These projects are more limited in scope than a remodel and involve a single installation of a particular fixture or feature, such as:

- Awnings over a retail entrance or restaurant patio
- Cubicles or other fixed furniture in an office building
- Motors and blowers for water treatment plants
- Playgrounds, light poles or trash cans in a public park
- Wheelchair ramps and other access accommodations
- Asphalt and concrete
- HVAC or boiler systems
- Signage outside a business
- Water slides



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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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