

**BUILDERS RISK** 

# **Coverage highlights**

Buildings under construction are subject to a myriad of risks. From fires, to theft, to unforeseen natural disasters, building owners and builders are left to pick up the pieces. A builders risk insurance policy protects against these perils and more. Victor offers state-of-the-art builders risk solutions for residential and commercial construction.

## **Target markets**

- Residential construction
- Commercial construction (office buildings, warehouses, municipal buildings, restaurants, shopping center complexes, etc.)
- Residential/commercial remodeling
- Installation floaters

## **Program highlights**

- Available nationwide\*
- Minimum Premium: \$400
- Coverage: Admitted with an A++ rated carrier
- \$5M limit for frame, joisted masonry & non-combustible
- \$10M limit for masonry non-combustible & fire resistive
- Direct and agent bill available

\*Not available in AK and HI

## Service

- Dedicated team of builders risk experts
- Commission incentives available

#### Coverage

- Claim preparation expenses
- Blueprint and construction documents
- Fraud and deceit
- Ordinance or law
- Property in transit
- Property at temporary storage
- Theft of building materials
- Interest of subcontractors
- Pollutant clean up/removal
- Equipment breakdown
- Soft costs
- Expediting expenses
- Business income and extra expenses
- Permission to occupy
- Ability to include profit coverage
- State and county level rates and guidelines



Quote, Bind and Issue online with V<sup>2</sup>

#### Get started

Learn more at victorinsurance.com/builders-risk or email us at buildersrisk.us@victorinsurance.com.



This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.