

CONSTRUCTION & PREMISES PROTECTIVE PRODUCT

- Ⓒ Applicant is the owner or tenant hiring a general contractor for:
 - ▶ Ground-up construction for residential and commercial properties
 - ▶ Renovation to existing buildings with over \$1 million in cost
 - ▶ Renovation to existing buildings with structural work (structural work is defined as work done to load bearing elements of the existing structure)
- Ⓒ Ability to consider general liability for projects with up to \$3 million in renovation costs
- Ⓒ Projects up to 12 months in length
- Ⓒ Ability to consider 3-, 6-, 9- and 12-month policy terms



PRODUCT ADVANTAGES

- ▶ Coverage provided for both premises liability and vicarious acts of the contractor
- ▶ CG0001 coverage helps to meet mortgage company requirements
- ▶ Ability to write more than one building being constructed at a single site
- ▶ General liability and property coverage is provided on a package form for existing buildings under renovation; general liability and builder's risk coverage is provided separately for ground-up construction
- ▶ Property rate structure for existing buildings under renovation contemplates new construction work being added gradually to the existing building
- ▶ Defense costs outside the limits

AVAILABLE LIMITS

- ▶ General liability (excluding products/completed operations) available up to \$1 million/\$3 million
- ▶ Excess general liability over our primary up to \$5 million
- ▶ Property values up to \$3 million in protection class 1-8
- ▶ Property values up to \$1 million in protection class 9-10
- ▶ Property values up to \$1 million excluding wind and hail coverage in coastal zones

DEDUCTIBLES

- ▶ General liability deductible is \$0
- ▶ Property deductible starts at \$1,000

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.bizresourcecenter.com for a full list of available business solutions

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Construction work has already started
- ▶ Buildings that are currently damaged
- ▶ Demolition work or blasting operations
- ▶ Adding of stories to existing structures
- ▶ Exterior operations in excess of four stories or fifty feet from ground level
- ▶ Construction, installation, renovation or removal of underground tanks
- ▶ Underpinning or shoring of adjacent buildings or structures
- ▶ Located in AK, CO, LA or WV

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888.845.1637 OR VISIT [APOGEEINSGROUP.COM](https://www.apogeeinsgroup.com).

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