



**The IGP Specialty Builder's Risk Program** offers comprehensive property protection for construction projects of all types, sizes, and complexities. Covering risks from weather-related damage to theft and fire, the program ensures robust protection from groundbreaking to Certificate of Occupancy.

Our team provides tailored coverage options, including protection against completion delays, prior starts, flood and EQ, with flexible policy periods ranging from 3 to 36 months with competitive pricing. Whether for single-family homes or multimillion-dollar office buildings, IGP Specialty delivers a secure insurance foundation and enhances your risk management plan.

## BUILDER'S RISK PROGRAM HIGHLIGHTS

- 100% new ground-up projects
- Project sizes from small residential to large commercial projects
- Admitted and Non-Admitted coverage options
- Non-Admitted – Consolidated quota share participation form
- Nationwide Coverage

## Non-Admitted Builder's Risk, Single Risk/Project

### Residential & Commercial, Single Form Quota Share Participation Policy

- \$20M Frame Capacity, PC 1–7, Single Building ≤ 4 stories
- \$17.5M Frame Capacity, PC 1–7, Single Building > 4 stories
- \$22.5M Frame Capacity, PC 1–7, Multiple Buildings
- \$7.5M Frame Capacity, PC 8–10, Single or Multiple Buildings
- \$35M to \$65M JM or better, PC 1–7
- \$7.5M to \$30M JM or better, PC 8–10

## Admitted Policy Coverage Residential & Commercial

### Residential

- \$7.5M Frame Capacity, 100% Project TIV, Single Carrier, PC 1–7, \$2.5M PC 8–10

### Commercial

- Single Shot, 100% Project TIV
  - Frame: Up to \$5m
  - JM or better: \$7.5M to \$12.5M
- Quota Share
  - \$22.5M Frame, PC 1–7
  - \$7.5M Frame, PC 8–10
  - \$20M to \$65M JM or better, PC 1–7
  - \$7.5M to \$30M JM or better, PC 8–10

## Coastal Wind/CAT Capacity

- Tier 1 Frame/JM/NC Capacity
  - \$10.5M, Single Building, Up to \$13M Multiple Buildings
- Tier 1 Superior Construction (ISO 4–6)
  - \$25M, Single Building, Up to \$27.5M Multiple Buildings
- Tier 2 Frame/JM/NC Capacity
  - \$17.5M, Single Building, Up to \$20M Multiple Buildings
- Tier 2 Superior Construction (ISO 4–6)
  - \$35M, Single Building, Up to \$37.5M Multiple Buildings

## Flood Capacity

- Zone 1: Up to \$2.5M
- Zone 2: Up to \$7.5M
- Zone 3: Up to \$10M

## Earthquake Capacity

- Zone 1: Up to \$5M
- Zone 2: Up to \$7.5M
- Zone 3: Up to \$10M

## Submission Requirements

- Completed ACORD-125 application
- Completed Supplemental Application
- Project Site plan
- Gantt chart
- Geotechnical reports
- Breakdown of values
- Contractor experience

*Capacity and terms are subject to change.*



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Contact us today to learn more about our program.

(800) 842-8917 | Visit our page at [igpspecialty.com](https://igpspecialty.com).

Submissions General Inbox

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