



Ironshore's Builders Risk Group offers broad coverage solutions for the construction of high-value homes. Coverage is offered for homes in Florida, South Carolina, New Jersey, New York, Connecticut, Rhode Island, Georgia and Massachusetts.

Coverage Highlights

- Includes transit and offsite (temporary storage) exposures
- Coverage for theft of building materials provided
- Optional Coverage Features:
 - Named windstorm (up to \$5 million)
 - Zone A/V flood (up to \$1 million)
 - Earth movement/sinkhole
 - Storm surge coverage available (up to \$1 million)
- Coverage is for property loss/damage only. Liability and personal property/contents are not covered.

Eligible Properties

- Properties valued in excess of \$1 million
- Properties directly on the coast are considered
- No wind or flood coverage in Monroe County, Florida
- Coverage provided for non-occupied structures only
- Wood frame construction considered if meets local building codes (maximum \$5 million TIV).
- Post-1993 original construction date desired for renovations
- Not eligible:
 - Spec homes
 - Homes where the homeowner is acting as the general contractor

Seamless, Continuous Coverage

- Tailored solutions for custom construction projects from significant/ structural renovations and additions to complete ground-up new home construction.
- Policy period can be tailored to cover anticipated project duration (up to 36 months).
- Eliminates need to renew policies in the middle of a project.
- Extension terms automatically included in the event a project winds up behind schedule.
- At completion, Ironshore will automatically offer its distinctive High-Value Homeowners policy for permanent insurance coverage.

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About Ironshore

Ironshore provides broker-sourced specialty property and casualty insurance coverages for varying risks on a global basis through its multiple international platforms. The Ironshore group of companies is rated A u (Excellent) by A.M. Best with a Financial Size Category of Class XIV. Ironshore's Pembroke Syndicate 4000 operates within Lloyd's where the market rating is A (Excellent) by A.M. Best and A+ (Strong) from both Standard & Poor's and Fitch. For more information, please visit: www.ironshore.com

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