

BUILDERS RISK SERVICES AND SOLUTIONS

Westchester Inland Marine remains committed to builder's risk and provides dedicated capacity to suit the insureds needs throughout the duration of their project. Westchester is equipped to deliver creative solutions before project commencement or for any emerging issue that may arise during the course of construction. Our construction solutions can be tailored to meet project specific requirements, addressing customers' potential financial losses stemming from four wall building projects as well as engineering related civil construction, such as bridges, tunnels, pipelines, water treatment facilities and dams. We are excited to continue our support for the construction trade and we look forward to partnering in the near future.

Westchester's Builders Risk Coverage	<ul style="list-style-type: none">• Individual Project Builders Risk and Master Programs• DIC for construction projects on a selected basis• Coverage form offers both physical damage and delay in opening• Phased structure endorsement for projects containing multiple buildings with varying start and completion dates• Loss control and engineering services available (both bundled and unbundled)• Lead terms/coverage forms/follow form available, based on underwriting review
Westchester's Advantages and Benefits	<ul style="list-style-type: none">• Coverage customizable to meet the specific needs of the project and/or account• Significant capacity, including critical catastrophe capacity up to \$30 million• Ability to include coverage for natural catastrophe perils such as earthquake, flood and named windstorm• Backed by the financial strength of Chubb, which consistently receives among the highest ratings for financial strength from the industry's principal rating agencies• Experienced loss control and engineering specialists, available to act as a resource to risk managers to assess risk, analyze productivity and develop solutions for improvement• Superior underwriting talent and claims team• Flexibility to provide capacity in an excess or quota-share position on individual projects<ul style="list-style-type: none">– Policy term can be provided up to 60 months– Ability to offer mid term placements, renovations and stand alone NAT CAT– For projects less than \$15 million Westchester's Builder's Risk Direct is available (Summer 2024)
Minimums and Limits	<ul style="list-style-type: none">• Minimum deductible varies based on type and size of risk<ul style="list-style-type: none">– \$50,000 minimum premium applies except; \$100,000 for structural renovations– \$25 million in wood frame capacity– \$30 million critical catastrophe capacity

This material contains product summaries intended for use solely by properly licensed insurance professionals. The insurance policy actually issued contains the terms and conditions of the contract. All products may not be available in all states and surplus lines products can be offered only through licensed surplus lines producers. Insurance described is provided by Westchester Fire Insurance Company and its U.S.-based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Westchester, 11575 Great Oaks Way, Alpharetta, GA 30022.

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