

Builder's Risk Direct Insurance



Westchester's Builders Risk Direct insurance offers coverage for small to mid-size structures under construction, including but not limited to: dwelling/residential, general commercial, retail, office and warehouse. Coverage forms, sub-limits and deductibles can be tailored to meet the needs of the specific construction project. Coverage enhancements can include soft costs, loss of rents and business income.

Builder's Risk Direct Highlights

- Policy can be issued to the Owner, Contractor, or Developer
- Coverage for new construction or renovations
- Ability to consider pre-existing buildings with renovations (structural or non-structural)
- Project values up to \$15M subject to location of risk
- Automatic sub-limits for Named Windstorm and Wind/Hail (up to \$7.5M) for eligible risks
- Flexible Sub-limit and Deductible Options
- Limited Permission to Occupy Included, with ability to extend pending approval
- Delay in Opening coverage available
- Soft Costs, Loss of Rents and Business Income coverage for up to 30% of Hard Costs
- Custom policy term length option

Builder's Risk Direct Ineligible Exposures

- Renovations involving vertical addition (adding floors)
- Renovations involving crane or rigging operations
- Risk where construction, renovation or remodeling has already begun
- Risk where intended occupancy will be a hotel/motel, church or cannabis facility
- Risk with pre-existing damage
- Non-combustible construction in Florida, Louisiana and Texas

Why Westchester?

- Quote-Bind-Issue using Westchester's online underwriting platform
- As one of the strongest insurers in the world, Westchester has the financial strength and underwriting expertise to deliver tailored, creative solutions for construction risks
- An experienced and dedicated underwriting team provides exceptional service to help our customers win business

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