

BUILDERS RISK SERVICES AND SOLUTIONS

Strictly adhering to an established budget while maintaining a tight construction timetable is a key concern for clients. Westchester's Builders Risk provides access to funds to get projects back on track on an accelerated basis. Designed for general contractors, developers and owners with ongoing construction needs, it 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.

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| 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• Portfolio of green endorsements• Various Customized coverages based on individual client needs• 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 Westchester, 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 |
| Minimums and Limits | Typically \$50,000 minimum applies, except: <ul style="list-style-type: none">• Minimum deductible varies based on type and size of risk• \$225 million limit capacity, with ability to consider higher limits depending on specific project exposure characteristics• \$30 million critical catastrophe capacity |

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