

BSIG is here when you need us most.



BSIG & Aspire build you Residential Construction Coverage for a Strong Foundation

Residential Construction Coverage

Targeting financially sound General Contractors, Trade Contractors, and Subcontractors engaged in **'new' home construction, renovation and/or remodeling with annual revenues of \$10 Million or less.**

Eligibility

Construction operations limited to AL, GA, MS, NC, SC and TN

New Residential Construction

South Carolina

- Custom & semi-custom home builders
- General contractors, trade contractors and subcontractors are all eligible
- Maximum of 10 homes in any one project or development
- No Condo or Townhome construction

Alabama, Georgia, Mississippi, North Carolina and Tennessee

- Custom & semi-custom home builders
- General contractors, trade contractors and subcontractors are all eligible
- Maximum of 25 homes in any one project or development
- Condo/Townhome construction subject to 25 unit limitation in any one project or development

Residential Renovation & Remodeling

General Contractors and all trades are eligible in all states

Policy Structure

- Excess limits may be available up to \$5Million
- Commercial General Liability & Products/Completed Operations Liability
- ISO Occurrence coverage form
- Proprietary and manuscript forms available to customize coverage
- Deductibles \$0 - \$10,000
- Project Specific, Owners Interest and OCP policies available
- Project Specific – Extended Completed Operations Coverage available through the Statute of Repose

Coverage Enhancements

- Per Project Aggregate
- “Blanket” Additional Insured
- “Blanket” Waiver of Subrogation
- Subsidence coverage (sub-limit and full policy limit options available)
- Availability of two-way premium audits (Potential for a return premium at audit if actual exposures are less than estimated)

See back for additional information



Your Back-in-Business Insurance GroupSM

Berkley Southeast Insurance Group is a member company of W. R. Berkley Corporation, a Fortune 500 Company, whose insurance company subsidiaries are rated A+ (Superior) by A.M. Best. Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.

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Ready to Submit an Account?

- **Submit your entire account to your BSIG Middle Market Underwriter** who will then contact you to answer any questions and discuss the next steps
- Property, Auto, Inland Marine and Workers' Compensation are written on an admitted basis through Berkley Southeast Insurance Group
- General Liability and Excess are written on a non-admitted basis through Berkley Aspire

BSIG Claim Service Commitment

- 24/7/365 multi-platform reporting
- Accelerated property estimating and repair options — we are 85% faster on contacting policyholders and over 35% faster on inspecting property on new claims than the industry
- Return to work programs resulting in employees returning to work 42% quicker than the Official Disability Guidelines (ODG)
- Immediately report auto losses, obtain photos, locate a body shop- with just your policy number through our mobile auto app
- Our auto estimate review process prevents overpayments by nearly \$400 per vehicle

Need more information?



Your Back-in-Business Insurance GroupSM

Contact your BSIG Middle Market Underwriter or Territory Manager



Agents in — AL, GA or MS: — Please Contact

Scott Powell | Business Development Underwriter

P - 614.414.7408 | **M** - 513.546.4849

E - spowell@berkleyaspire.com

Agents in — NC, SC or TN: — Please Contact

Jason Brown | Business Development Underwriter

P - 704.759.7049 | **M** - 704.724.2049

E - jabrown@berkleyaspire.com

Acadia Insurance Company • Continental Western Insurance Company • Firemen's Insurance Company of Washington, D.C. • Tri-State Company of Minnesota • Union Insurance Company

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