



BUILDERS RISK OFFERINGS



More than 100 years
of construction and
underwriting expertise



Rated A (excellent) for
Financial Strength



Fast turnaround



Superior claim
management



Unrivaled customer
experience

At Tokio Marine Highland, our distinct products, creative underwriting approach and best-in-class service ensure we meet the specialized insurance needs of your residential, commercial and institutional construction projects.

Our Builders Risk product offerings include:

Excess Policies

- Excess of ground-up OR
- Excess single peril

Deductible Buy Down Policies

Will buy down the following deductibles:

- AOP, Collapse, Windstorm/Hail
- Water Damage and/or Intrusion
- Flood, Earth Movement, Named Windstorm
- Hot Testing, Equipment Breakdown
- Delay in Completion
- LEG3

Single-Peril Policies

- Can be offered as 100%, primary or excess layers

Difference in Conditions

- Offers coverage for the perils the ground-up policy excludes

Capacity

Can be offered up to current guidelines:

- \$15M wood frame construction
- \$22.5M non-frame construction

CAT:

- \$10M Critical NWS, EQ & Flood
- Policy limits for non-critical CAT

Submission Requirements

- Underlying or primary policy
- Completed application
- Site plan
- Geotechnical reports
- Breakdown of values
- Gantt chart
- Contractor experience

Please contact your Tokio Marine Highland underwriter for more information.