



# ACE Commercial Risk Services®

## Builder's Risk Express



**1-888-SMBZACE (762-9223)**

### Product Description

Our policy forms, superior underwriting talent, financial strength and unmatched claims team will meet your client's needs and protect their assets in the event of a loss.

### Coverage Highlights

- Completed value \$10 million and less for single location projects other than dwellings
- Completed value \$3 million and less for single location dwellings
- Admitted paper in all but 5 states
- Non-admitted paper in California, Florida, Hawaii, Louisiana and New York
- Minimum policy premium \$1,000
- Minimum deductible \$1,000 for frame dwellings & better construction
- Minimum deductible \$5,000 for frame commercial construction
- Policy term up to 3 years without special approval
- Referral to an assigned underwriter if not auto-quoted

### Commercial Form Builder's Risk XTRA

- Flood and earth movement available for most projects
- Occupancy included for up to 50% of completed square footage
- Mechanical and electrical breakdown available
- Debris removal expense up to \$25,000
- Pollutant clean up and removal expense up to \$25,000
- Fire department service charges up to \$25,000
- Valuable papers up to \$25,000
- Installed trees and shrubs up to \$25,000
- Expediting expense up to \$25,000

### Time Element Coverage Available

- Soft Costs
- Business Income
- Loss of Rents

### Coverage Territory

- Continental United States

### Insurance Companies and Best Ratings

- Admitted Paper
- ACE American Insurance Co. A+ XV
  - ACE Fire Underwriters Ins. Co. A+ XV
  - ACE Property & Casualty Ins. Co. A+ XV
  - Westchester Fire Insurance Co. A+ XII
- Non Admitted Paper (not available in Minnesota)
- Westchester Surplus Lines Insurance Co. A+ XII
  - Illinois Union Insurance Co. A+ XV

### Desired Commodities/Classes

- Dwellings
- Apartments, Condominiums, Assisted Living and Small Hotels and Motels
- Commercial Office & Parking Garage
- Retail
- Churches
- Institutional: Schools and Government Buildings
- Limited Catastrophe Exposures

The above is a product summary only. For current terms and conditions of coverage, please refer to the policy. Insurance provided by Westchester Fire Insurance Company, New York, NY, ACE American Insurance Company, Philadelphia, PA, or, in some states, other insurers within the ACE Group of Companies or its allied distribution associates. Surplus lines insurance sold only through licensed surplus lines producers. All products may not be available in all jurisdictions. ACE Westchester is the U.S.-based wholesale focused excess and surplus property and casualty operations of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). The ACE Group of Companies provides insurance and insurance for a diverse group of clients around the world. Additional information can be found at [www.acewestchester.com](http://www.acewestchester.com).