Description of the work to be completed

Actual cash value of existing structure

Renovation value

Age of structure

Will the structure be occupied?
 Protection Classes 9 & 10

- How many miles to the responding fire station?
- Is the fire department manned 24 hours a day?
- Will fire hydrants be installed and work prior to construction starting?
- If no fire hydrants, what is the water source for the pumper trucks?
**HIGH VALUE FRAME**

Are fire walls included in the construction?

What will be the intended occupancy?

Is there a construction manager on site each working day?

Will inspections be completed at the end of each work day to check for hot spots?
STRUCTURAL RENOVATION

<table>
<thead>
<tr>
<th>MINOR CHANGES</th>
<th>MAJOR CHANGES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alterations to doors/windows</td>
<td>Repairing, replacing or removing load bearing aspects of the structure</td>
</tr>
<tr>
<td>Roof replacement</td>
<td>Adding additional stories</td>
</tr>
<tr>
<td>Ground floor additions</td>
<td>Adding stairways or elevators</td>
</tr>
<tr>
<td>Electrical, plumbing and electrical</td>
<td>Foundation work i.e. underpinning or lifting</td>
</tr>
</tbody>
</table>

A detailed description of the project is required for minor structural projects.

A structural engineering letter is required for major structural projects. This letter is to state the existing structure can withstand the proposed changes.
Does the builder have experience with historical structures?

Detailed summary of the work that will take place

Additional historical tax credits may apply
OPTIONAL COVERAGES

- Delay in completion
- Flood
- Soft Cost
- Earthquake
  - Specific requirements for example waiver of subrogation
QUESTIONS?
YOUR BUILDERS RISK TEAM

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THANK YOU