Discover the Schinnerer Builders Risk Difference in Georgia
 Builders Risk
Georgia

- 51,240 housing permits
- The Atlanta metro area represents 33,832 of these permits
- Commercial projects are equal to the housing potential based on construction value in place
Builders Risk
Georgia

- Limited CAT exposure
- Vibrant economy
- We want to increase business in the entire state
- Give us marketplace feedback
Builders Risk Program Overview

- Standard Builders Risk program
- Commercial and Residential
- New and Remodeling projects
- 16 automatic additional coverages
- Optional coverages available
Builders Risk Overview

• Values - PML
  - $ 8 million frame
  - $ 25 million all other construction types

• Tailored coverage terms available (3 to 36 months available)

• Flexible rating

• Customized coverage options
Builders Risk
Remodeling Projects

- Coverage available for existing structure
- Competitive rates for renovation value and existing structure
- All types of remodeling projects can be submitted from minimal updates to major structural work
- Flexible policy terms (3 months to 36 months)
Builders Risk
Remodeling Projects

• All remodeling submissions require a summary of the work to be included. Documentation should include exactly what is taking place during the renovation project. This is sometimes referred to as the scope of work.

• Major structural projects require a structural engineering report. Projects that require this document are a vertical addition, adding an elevator, or any addition, removing or repairing load bearing features of the structure.
## Automatic Coverages

<table>
<thead>
<tr>
<th>Additional Coverages (included in policy)</th>
<th>Limit of Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collapse</td>
<td>Included</td>
</tr>
<tr>
<td>Scaffolding, construction forms and temporary structures</td>
<td>$ 20,000</td>
</tr>
<tr>
<td>Re-erection of scaffolding</td>
<td>$ 20,000</td>
</tr>
<tr>
<td>Debris Removal</td>
<td>$ 150,000</td>
</tr>
<tr>
<td>Discharge from sewer, drain or sump</td>
<td>$ 5,000</td>
</tr>
<tr>
<td>Fire Department Service Charge</td>
<td>$ 10,000</td>
</tr>
<tr>
<td>Valuable Papers</td>
<td>$ 20,000</td>
</tr>
<tr>
<td>Pollutant Clean up and removal</td>
<td>$ 15,000</td>
</tr>
<tr>
<td>Ordinance or Law – Direct Damage</td>
<td></td>
</tr>
<tr>
<td>(1) Coverage for loss to the undamaged portion of the building</td>
<td>Included</td>
</tr>
<tr>
<td>(2) Demolition cost coverage</td>
<td>$ 1,000,000</td>
</tr>
<tr>
<td>(3) Increased cost of construction</td>
<td>$ 1,000,000</td>
</tr>
<tr>
<td>(4) Combined Aggregate</td>
<td>$ 1,000,000</td>
</tr>
<tr>
<td>Preservation of property</td>
<td>Included</td>
</tr>
<tr>
<td>Reward Payments</td>
<td>$ 10,000</td>
</tr>
<tr>
<td>Property at temporary storage</td>
<td>$ 500,000</td>
</tr>
<tr>
<td>Property in transit</td>
<td>$ 500,000</td>
</tr>
<tr>
<td>Expediting Expenses</td>
<td>$ 50,000</td>
</tr>
<tr>
<td>Fungi, wet rot and dry rot</td>
<td>$ 5,000</td>
</tr>
<tr>
<td>Soft Cost</td>
<td>$ 100,000</td>
</tr>
</tbody>
</table>
Optional Coverages

• Contract Change Order
• Delay in Completion Business Income / Loss of rents
• Testing
• Green Builder
• Flood
• Earthquake
• Permission to occupy
Installation/Builders Risk > STEP 2: Builder Information and Eligibility

Is insured the owner, builder or owner/builder?

- Owner
- Builder
- Builder/owner

Builder Name

Builder Address 1

Builder Address 2

Builder City

Builder State

Builder Zip Code

Does the builder have two years experience?

- Yes
- No

Is the project ground up new construction?

- Yes
- No

Is the structure a 1-4 unit family building?

- Yes
- No

What will the intended occupant be in the building?

What is the total # of structures for this location?

Is the builder insuring any other properties with Schinnerer within 100 feet of this structure?

- Yes
- No

Has the insured been cancelled or non-renewed by any previous insurance carrier?

- Yes
- No

Has the builder had any builders risk losses in the last three years?

- Yes
- No
Online Broker Portal

Installation/Builders Risk > STEP 3: Property Information
What is the construction type? 

What is the protection class? 

Select Class Code 

What is the square footage? 

How many stories? 

Does the project include “tilt up” construction? 
○ Yes ○ No 

Will the structure be occupied during construction? 
○ Yes ○ No 

Were there any losses at this location? 
○ Yes ○ No 

Quote Summary

Quote Number: Nav19557 
Program: Builders Risk 

Account Executive 
Donna Berry 
P: (904) 446-2810 
E: Donna.Berry@schinnerer.com 

Victor O. Schinnerer 
Two Wisconsin Circle 
Chevy Chase, MD 20815 
P: 

Continue 
Save And Exit
Online Broker Portal

Installation/Builders Risk > STEP 4: Project and Coverage Information
Has the project started?
- Yes
- No

What was or will be the start date?

What is the completion date of the project?

If project has started, what is the percentage complete?

Is the structure modular or mobile?
- Yes
- No

Total completed value of any one structure

Total completed value of all covered property

Deductible Selection

Quote Summary

Quote Number:
Nav19557

Program:
Builders Risk

Account Executive
Donna Berry
P: (904) 446-2810
E: Donna.Berry@schinnerer.com

Victor O. Schinnerer
Two Wisconsin Circle
Chevy Chase, MD 20815
P:
Online Broker Portal

Installation/Builders Risk > STEP 5: Additional Coverages

Listed below are the automatic default limits. You may increase the limit by entering the value into the open field box. An increase in limit will result in an increase in premium.

Collapse (included)
Scaffolding, construction forms and temporary structures ($20,000)
Re-erection of Scaffolding ($20,000)
Debris Removal ($150,000)
Discharge from sewer, drain or sump ($50,000)
Fire department service charged ($10,000)
Valuable papers and records ($20,000)
Pollution cleanup and removal ($15,000)

Ordinance of Law - Direct Damage coverage
Ordinance of Law Coverage for loss to the undamaged portion of the building (included)
Ordinance of Law Demolition costs ($100,000)
Ordinance of Law Increased cost of construction ($100,000)
Ordinance of Law Combined aggregate ($110,000)
Preservation of property (included)
Property at a temporary storage location ($100,000)
Property In Transit ($100,000)

Exhausting Expense ($50,000)
Limited Coverage For "Fungus", Wet Rot and Dry Rot ($50,000)
Soft Costs ($100,000)

Continue  Save And Exit
### Installation/Builders Risk  >  STEP 6: Optional Coverages

Select the Optional Coverages listed below to add to this risk.

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes/No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you want to include Green Builder?</td>
<td>No</td>
</tr>
<tr>
<td>Select the Contract Change Order you want to include.</td>
<td></td>
</tr>
<tr>
<td>Do you want to include Flood coverage?</td>
<td>No</td>
</tr>
<tr>
<td>Do you want to include Earthquake coverage?</td>
<td>No</td>
</tr>
<tr>
<td>Do you want to include Delay in Completion Coverage Part-Includes Rental Income and Income Coverage?</td>
<td>No</td>
</tr>
<tr>
<td>Do you want to include Additional Construction Expenses in your quote?</td>
<td>No</td>
</tr>
<tr>
<td>Do you want to include Testing coverage?</td>
<td>No</td>
</tr>
<tr>
<td>Do you want to include Permission to Occupy coverage in your quote?</td>
<td>No</td>
</tr>
</tbody>
</table>

[Continue] [Save And Exit]
Online Broker Portal

Installation/Builders Risk > STEP 7: Wind
Do you want to exclude wind?
- [ ] Yes  [x] No

Is the structure located within 1000 feet of ocean, sea or gulf coastline?
- [x] Yes  [ ] No

Is the building on pilings?
- [ ] Yes  [ ] No

[Continue]  [Save And Exit]
Online Broker Portal

Application Review
When would you like the policy to take effect? 5/4/2018

Using the text area below enter any additional comments regarding this Policy Quote Request.

Please review the Quote Summary below. If you would like to change any of the information please use the navigation and return to the proper section. If your application is ready, click the Submit button below.

Coverage & Premium Quote Summary
Quote Number: Nav19557
Quote Date: 5/4/2018
Program: Builders Risk

Step 1: Insured Name and Property Under Construction Address

<table>
<thead>
<tr>
<th>Insured Name</th>
<th>Property Address Under Construction</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>FL</td>
</tr>
</tbody>
</table>

Primary Contact
<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Insured Mailing Address</th>
<th>City</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Terms & Conditions:
You may access the terms and conditions for this portal on the portal’s home page under “Resource Center”

Step 2: Builder Information and Eligibility

<table>
<thead>
<tr>
<th>Builder Name</th>
<th>Builder Address 1</th>
<th>Builder Address 2</th>
<th>Builder City</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>1</td>
<td>FL</td>
</tr>
</tbody>
</table>

Victor O. Schinnerer & Company, Inc.
I have reviewed, understand, accept and agree to comply with the Terms and Conditions for accessing and using this site. I further represent and warrant that I have reviewed the application information I have submitted on behalf of the applicant and it is complete and accurate.

If you would like to submit the application later you can print it for future reference.
Please use the “Questions” chat box to submit a question
Your Builders Risk Team

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