

Policy Options Summary

– the US Assure Builders Risk Program

The Builders Risk program offers coverage nationwide for commercial and residential structures during the course of new construction, remodeling or installation projects. Coverage is available on a single structure, reporting form or blanket basis. This sheet summarizes the policy types available through this program.



Visit usassure.com for more information.

Online Issuance

Policy Type	Target Audience	Project Types	Policy Issuance	Billing
One Shot / Single Structure or Installation – Automated Form	Owners or builders with 4 or less starts per year	Residential (up to \$50 million in value) and commercial structures (up to \$10 million in value); new construction, remodeling and Installation	Rate, quote and issue online in minutes	Direct billed to the insured
One Shot / Single Structure – commercial projects \$10 million and more	Owners or builders with 4 or less starts per year	Commercial \$10 million and over; new construction, remodeling and installation	Application completed online	Direct billed to the insured
Reporting Form	Builders with more than 4 starts per year	New construction and renovation projects with no existing structure	Rate, quote and issue online in minutes	Premium submitted by insured based on activity during the period

Manual Issuance

Policy Type	Target Audience	Project Types	Policy Issuance	Billing
Commercial Reporting Form	Builders typically building similar commercial structures	Large commercial projects over \$10 million	Application completed online or manual application	Billed to the agent/broker; 25% deposit
Deposit Premium / Blanket	Builders with more than 50 starts per year	Residential structures	Application completed online	Provisional premium
Installation Blanket	Trade contractors	All types of installation – residential and commercial	Application completed online or manual application	Direct billed to the insured