



Inland Marine – Builder’s Risk Appetite Guide

Products	All Risk Coverage Delay in Completion / Delay in Start Up Soft Costs
Territory	Canadian Domiciled Projects
Participation	100% Placement or Quota-Share*
Minimum Premium	\$10,000 (Berkshire Hathaway Specialty Insurance Share)
Capacity	Up to \$30,000,000
Targeted Classes	Buildings (including, but not limited to, residential, retail, schools, offices, warehouses)
Eligible Risks	<ul style="list-style-type: none">• Construction: Non-Combustible or better• Occupancy: Commercial, Residential, Industrial, Institutional, Educational• Policy Period of up to 24 months• Public Protection Class that is equivalent to Fully or Semi-Protected risks• General Contractors that have been in business for longer than 5 years, long-term experience with similar projects and are financially secure
Ineligible Risks	<ul style="list-style-type: none">• Projects that are not buildings (including, but not limited to, energy projects, plants, infrastructure, stadiums/arenas)• Construction: Frame or Joisted Masonry• Renovations**• Projects in High Flood or Earthquake Zones• Public Protection Class that is equivalent to Unprotected• Hot Testing• DE5 or LEG3 Coverage

* Projects cannot exceed \$50,000,000 for quota-share deals

** Can be considered for projects less than \$10,000,000

Submission Details

- Coverage specifications
- Detailed project description
- Project values breakdown
- Delay a/o Soft Costs Worksheet
- Construction schedule
- Contractor experience, including five (5) year Builder's Risk loss experience
- Geotechnical survey report
- Site plan and project drawings

CONTACTS

Gord Rider

AVP, Marine
647.846.7811 O
416.356.6663 M
gord.rider@bhspecialty.com

Ben Caunter

Underwriter, Marine
437.253.6804 O
ben.caunter@bhspecialty.com

Kimberly Pereira

Underwriter, Marine
647.846.7833 O
437.230.2427 M
kimberly.pereira@bhspecialty.com

Berkshire Hathaway Specialty Insurance (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. In Canada it underwrites on the paper of National Liability & Fire Insurance Company, a part of Berkshire Hathaway's National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Brisbane, Cologne, Dubai, Dublin, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

For more information, contact info@bhspecialty.com.

The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth herein does not include all policy terms, conditions and exclusions. Please refer to the actual policy for complete details of coverage and exclusions.



Berkshire Hathaway
Specialty Insurance