



Builders Risk

Coverage highlights

Buildings under construction are subject to a myriad of risks. From fires, to theft, to unforeseen natural disasters, building owners and builders are left to pick up the pieces. A builders risk insurance policy protects against these perils and more. Victor offers state-of-the-art builders risk solutions for residential and commercial construction.

Target markets

- Residential construction
- Commercial construction (office buildings, warehouses, municipal buildings, restaurants, shopping center complexes, etc.)
- Residential/commercial remodeling
- Installation floaters

Program highlights

- Available nationwide*
- Minimum Premium: \$400
- Coverage: Admitted with an A++ rated carrier
- \$8M limit for frame & joisted masonry
- \$15M limit for non-combustible, masonry non-combustible & fire resistive
- Direct and agent bill available

*not available in AK and HI

Coverage

- Collapse
- Scaffolding, construction forms and temporary structures
- Debris removal
- Discharge from sewer, drain or sump
- Fire department service charge
- Valuable papers and records
- Pollutant clean up and removal
- Ordinance of law - direct damage
- Preservation of property
- Reward payments
- Property at a temporary storage location
- Property in transit
- Expediting expense
- Limited coverage for 'fungi', wet rot and dry rot
- Soft costs
- Green building recertification
- Contract penalties
- Claim preparation expense
- Blueprint and construction documents
- Fraud and deceit

Get started

Visit victorinsurance.com or scan the QR code to learn more.



2 Quote, bind and issue online with V²

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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