Builder's Risk Program

The IGP Specialty Builder's Risk Program offers comprehensive property protection for construction projects of all types, sizes, and complexities. Covering risks from weather-related damage to theft and fire, the program ensures robust protection from groundbreaking to Certificate of Occupancy.

Our team provides tailored coverage options, including protection against completion delays, prior starts, flood and EQ, with flexible policy periods ranging from 3 to 36 months with competitive pricing. Whether for single-family homes or multimillion-dollar office buildings, IGP Specialty delivers a secure insurance foundation and enhances your risk management plan.

BUILDER'S RISK PROGRAM HIGHLIGHTS

- A range of coverages, from renovations to 100% new ground-up projects
- Project sizes from small residential to large commercial projects
- Non-Admitted – Consolidated quota share participation form
- Nationwide Coverage

Non-Admitted Builder's Risk Quota Share

Residential & Commercial, Single Form Quota Share Participation Policy

- Up to $20M Frame Capacity, PC 1–7
- Up to $8M Frame Capacity, PC 8–10
- Up to $65M better than Frame, PC 1–7
- Up to $30M better than Frame, PC 8–10

Renovations

Same Full Quota Share Capacity

- Existing building (ACV Only) cannot exceed 55% of the project TIV
- No structural work (except horizontal expansion)
- No occupied buildings
- No historical buildings

Coastal Wind/CAT Capacity Quota Share

- Tier 1 & 2 – Up to $15M Frame
- Tier 1 & 2– Up to $37M for better than Frame
- Distance restrictions apply per carrier; minimum distance to coast .2 miles

Coastal Wind/CAT Capacity— New Lloyd's of London Program

- Up to $5M for all construction types

No Coastal Distance Restriction!

Flood and Earthquake Capacity

- Sublimits available

Submission Requirements

- Completed ACORD-125 application
- Completed Supplemental Application
- Project Site plan
- Gantt chart
- Geotechnical reports
- Breakdown of values
- Contractor experience

Capacity and terms are subject to change. All capacity and sublimits are determined by many underwriting factors; contact us for details.

Scan to visit our Builder's Risk program page.

Ask us about other programs at IGP Specialty!

Contact us today to learn more about our program.

(800) 842-8917 | Visit our page at igpspecialty.com

Submissions General Inbox

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