

# Appetite Guide for Agents and Brokers: Builders Risk Surplus Lines Coverage Over \$10M

When your insured's course of construction account requires a specialized solution that the admitted market cannot provide, US Assure contracted agents and brokers can access coverage for large complex projects through non-admitted carriers rated A or better by AM Best — giving you even more coverage solutions and revenue-earning potential without a minimum commitment required.

- Eligibility:**
- Commercial and residential projects
  - New ground up construction valued over \$10M
  - Renovations valued over \$20M; existing structure coverage available with no age restriction
  - Wood frame and joisted masonry construction valued up to \$35M
  - Superior construction up to \$50M
- Highlights:**
- Countrywide, with exception to IL, KY, MT and SD where access is limited to wholesale brokers
  - Primary and excess DIC capacity for flood, wind and earthquake
  - Single risk policy term up to 36 months with the option to extend (additional underwriting required)
  - Fully earned premium in most CAT areas
  - Partially completed projects under construction accepted
- Ineligible:** Energy and chemical classes, offshore risk, heavy manufacturing, mines, railroad, and infrastructure over water
- Billing:** Agency / brokerage bill; no premium payment installments available

## Project Examples *Including but not limited to:*

- Multifamily
- High-value single family
- Institutions, including schools, hospitals, senior housing, etc.
- Offices, retail and mixed-use buildings
- Military/public entities, including parks and recreational spaces
- Hospitality
- Warehouses
- Electric vehicle charging stations
- Water and sewage treatment

## Submission Process & Requirements

- Complete online application at [usassure.com](https://usassure.com), or send application to [surplus@usassure.com](mailto:surplus@usassure.com).
- Contractor name and site plan required for all E&S submissions.
- Online applications declined by our standard market may be forwarded to an E&S underwriter to manually review and quote eligible accounts, typically within 72 business hours. These products are only available through a licensed surplus lines broker. As a licensed surplus lines broker, US Assure E&S is able to offer these products and manage surplus lines filings for retail agencies. Most states require that the insured's agent perform a diligent search of the admitted market, typically obtaining declinations from three admitted carriers, before the risk may be placed with a non-admitted insurer. We will inform of the documentation needed.
- Additional information *may* be required: construction timeline, budget, geotechnical report, or flood supplemental.



### Get Started Today

Website: [usassure.com](https://usassure.com)  
Email: [surplus@usassure.com](mailto:surplus@usassure.com)



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## About US Assure

US Assure distributes, underwrites and services construction and property insurance products across the U.S. for "A" rated carriers — and we've done so for more than 45 years. Our expertise lies in builders risk coverage. From single family homes to commercial projects, coverage is available from the time the ground is cleared to the installation of the final finishes. Additionally, this coverage can be supplemented with products for premises liability, vacant structures and rental homes. We offer quick access to our products, provide online policy issuance and expect no minimum volume commitment to get started. For more information, visit [usassure.com](https://usassure.com).



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