

WE'VE GOT THE BEST BUILDERS RISK PLAN IN THE BUSINESS!

A COMPREHENSIVE, FLEXIBLE PLAN FOR RESIDENTIAL AND COMMERCIAL BUILDERS



ZURICH

MM MAGGIE'S MANAGEMENT LLC

INSURANCE PROGRAMS DESIGNED FOR PROFESSIONAL BUILDERS

A PARTNER YOU CAN COUNT ON

For more than 100 years, Zurich has been protecting the assets that small-business owners like you work so hard to build. And for more than 30 years, we've been pioneering the development of insurance solutions designed for construction professionals. It's this experience and commitment that make us a partner you can count on.

ZURICH HAS YOU COVERED

As a specialist in insurance for the construction industry, Zurich offers a wide range of coverage, including:

- **THEFT:** Equipment to be installed, building and landscaping materials are covered from the moment they are delivered to the job site.
- **MATERIALS IN TRANSIT AND AT TEMPORARY LOCATIONS:** Protects job materials as well as office and tool trailers. Also includes coverage for materials that are installed or uninstalled, including landscaping.
- **MECHANICAL AND ELECTRICAL BREAKDOWN:** Covers breakdown of plumbing, air conditioning lines and elevators.
- **SEWERS AND DRAINS:** Covers backup of sewers and drains with no deductible.
- **LAWS AND ORDINANCES:** Provides coverage for losses due to changes in laws or ordinances.
- **MODEL HOMES AND UNSOLD DWELLING:** Optional coverage protects models and their contents and completed homes that have not yet been sold.
- **PROFIT:** Ability to include your profit in the total estimated completed value.

FLEXIBLE OPTIONS

To make the policy work for your business, Zurich offers you a range of options:

- Choice of monthly reporting form, single structure or deposit policy options gives you the flexibility to pay for the policy as you build the structure, rather than all at once.
- Annual or monthly rates
- Volume discounts and installment premium payments available for larger builders.
- No deposit or special fee required, which lets you keep more of the money you make.
- No coinsurance penalty on losses under \$25,000 if the structure is properly reported.
- Overhead and profit: Optional coverage to insure potential overhead and profit on a job.
- Builders Risk Reward Program, which offers a reward of up to \$10,000 for information leading to conviction in the case of arson, vandalism or theft at job site.
- Option to have the policy in the owner's name with the builder as an additional named insured.
- Policies available for Remodelers, including coverage for the existing structure if needed.
- Interest of subcontractors included -- there's no need to list subcontractors or sub-subcontractors as additional insureds.

COVERAGE FOR LARGER, COMMERCIAL JOBS

Because of the flexibility of Zurich's Builders Risk Plan, there is no set size or value limitation. While certain guidelines exist, your agent will be able to help you insure even the largest and most intricate residential or commercial job.

The Builders Risk Plan is available exclusively from Zurich and our independent insurance agents.

Contact us for ALL your insurance needs! • MAGGIE'S MANAGEMENT LLC • 84lumber.com
800.664.1984 EXT. 2108 • FAX: 866.407.6715 • krutzk@maggiesusa.com

Maggie's Management LLC is a licensed insurance producer and a separate entity from 84 Lumber Company. 84 Lumber Company is not licensed to, and does not, sell insurance.

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MAGGIE'S MANAGEMENT LLC
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BUILDERS RISK INSURANCE QUOTE WORKSHEET

I. CONTACT INFORMATION

Business Name:	Individual Name:
<input type="radio"/> Individual <input type="radio"/> Partnership <input type="radio"/> Corporation <input type="radio"/> Other:	Business Mailing Address:
84 Lumber Account Number:	
84 Lumber Representative:	Phone: Fax:

2. PROJECT INFORMATION

	YES	NO	
Completed Value of Structure: (Not including lot value)	<input type="radio"/>	<input type="radio"/>	Is this project Residential Construction less than 12 units?
Address of Structure:	<input type="radio"/>	<input type="radio"/>	Is this project new construction?
	<input type="radio"/>	<input type="radio"/>	Is this project a remodel?
County of Structure:	<input type="radio"/>	<input type="radio"/>	Has the project started?
Estimated length of project:			If yes, when?

3. UNDERWRITING

How many years of experience do you have in building homes? _____ years
Which best describes your business? <input type="radio"/> Homebuilder <input type="radio"/> Commercial General Contractor <input type="radio"/> Remodeler
How many structures have you built in the last 12 months? _____
How many structure will you build in the next 12 months? _____
Are you insuring any other buildings with Zurich within 100 ft. of this structure? <input type="radio"/> YES <input type="radio"/> NO
Describe security at the project site.
Have you reported any claims on a builders risk policy in the last 3 years? <input type="radio"/> YES <input type="radio"/> NO If YES, please describe each incident.
Who is your General Liability Insurance Carrier? _____
When does your General Liability Insurance expire? _____

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