



GREEN SHIELD
— RISK SOLUTIONS —

Course of Construction

Our **Course of Construction** program delivers broad protection for residential, commercial, and mixed-use new construction projects up to \$4 million. With soft cost coverage, property in transit protection, theft sublimits for building materials, and liability up to \$1M/\$2M aggregate, the program addresses the full spectrum of new construction exposure — from groundbreaking to occupancy. Our underwriters bring deep construction expertise to every submission, supporting you and your clients from the first quote through the final inspection.

Target Classes

- ◆ Residential, commercial & mixed-use new construction
- ◆ New construction projects up to \$4,000,000
- ◆ Projects up to 3 stories and 20,000 square feet
- ◆ In-progress projects (submit basis only)
- ◆ Lapse of coverage exposure (submit for review)
- ◆ 1 location per policy

Coverage Features

- ◆ Building Limit: New construction up to \$4M
- ◆ Liability: Up to \$1M / \$2M Aggregate
- ◆ Soft Costs: \$10K sublimit
- ◆ Property In Transit: \$10K sublimit
- ◆ Off-Site Materials: \$10K sublimit
- ◆ Theft of building materials: \$25K sublimit
- ◆ Structural work covered up to completed value of \$2M
- ◆ Policy Form: HO-3/HO-8 (residential); Basic/Special (commercial)

Program Highlights

- ◆ Nationwide program with A-rated security
- ◆ New construction projects only — no owner-builders
- ◆ Contractor must carry minimum \$1M liability limit
- ◆ Maximum 3 stories or 30,000 square feet
- ◆ 1 location per policy
- ◆ Photos required <\$500K; inspections required >\$500K
- ◆ **Ineligible:** Owner-builders, demolition/underpinning, pollutant abatement, projects >3 stories or >30,000 sq ft, contractor without \$1M liability limit

Submission Requirements

- ◆ Completed ACORD application
- ◆ Project scope and construction narrative
- ◆ Construction budget and timeline
- ◆ Contractor license and prior project experience
- ◆ Photos (<\$500K) or inspection report (>\$500K)



Where to Send Submissions

Submission Inbox: quotes@greenshieldrisk.com

Want to Learn More? Contact Us to Get Appointed Today.

greenshieldrisk.com

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