Builder's Risk



Appetite

- Commercial and Residential Projects
- Up to $5M total insured value per location
- New construction - including residential builds
- Addition/Minor Remodel
- Significant Non-Structural Renovation
- Structural Renovation

Features

- 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12-month policy terms available
- Options for construction greater than one year
- Coverage written on Inland Marine forms
- Monoline Property, Monoline GL, or Package available
- Existing Structure Coverage Available
- New Construction - Commercial or Residential
- Premises Liability including or excluding Construction Operations
- Enhanced CAT Property Coverage - Improved Wind and Hail terms, conditions, and/or deductibles

Optional Enhancements

- Contractors Equipment Bundle
- Contractors Equipment and Miscellaneous Tools
- Installation Floater
- Contractors Equipment Rental and Reimbursement
- Delay in Completion Coverage
- Business Income
- Rental Value
- Soft Costs
- Existing Building or Structural Coverage
- Ordinance or Law (A, B, C)

Account Size

Up to $5 Million TIV

States

Available in all states excluding Hawaii, Idaho, and Louisiana

Loss Payees

Mortgagees / loss payees / lienholders are available at no charge

Projects Requiring UW Referral

- Construction already started
- Project delayed
- Building occupied before completion
- Existing structural damage
- Prior claims in past 3 years
- Property at any temporary storage in excess of 15% of the property limit
- Load bearing work (renovation exposures)
- Permission to Occupy

Risk Criteria

- One Structure Per Policy
- Coverage offered for Owner, General Contractor, Developer, or Tenant/Occupant

Blitz Login

About Blitz

Blitz is a technology-led insurance company that brings the $100B E&S market into the next generation. Focusing on small commercial E&S property & casualty risks, Blitz's fast and simple end-to-end technology forward underwriting platform displaces the lengthy, manual insurance-buying processes that have frustrated both brokers and business customers alike.

The insurance products described on this website are offered by non-admitted insurers that are not licensed by the State of California or State of New York. These insurers are not subject to the financial solvency regulation and enforcement that apply to California and New York-licensed insurers. Please consult with a licensed surplus line broker for further details.

Blitz Insurance transacts surplus lines insurance in California through Blitz Insurance Agency, LLC, a licensed surplus lines broker, CA Lic. No. 6003828.