

Builders Risk Proposal



SilverStone
GROUP

Wisdom at Work.

SILVERSTONEGROUP.COM

Important Information

This is a convenient coverage summary, not a legal document. This proposal is provided to facilitate understanding of your insurance program. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss. Specimen copies of all policies are available for review prior to binding of coverage.

In evaluating your exposures to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as beginning new operations, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.

Important Notice

Exclusions may be attached to your policy. Please refer to all of your policy terms and conditions for specifications:

Compensation Notice

SilverStone Group, in connection with the purchase of insurance contracts, is acting as an independent insurance broker, which means that we act as the agent for the selling insurance carriers, on your behalf. In the event of any insurance sales transaction or insurance-related services, we expect to receive compensation that may be based, in whole or in part, on the insurance policies or insurance-related services that you purchase. The compensation paid to us in connection with such an insurance sales transaction may vary, depending on a number of factors including, but not limited to, the insurance contract, riders, endorsements, the selling insurer you select, the volume of business that we provide to the selling insurer and the profitability of certain insurance contracts that we place with the selling insurers. You may obtain information about the compensation we expect to receive based, in whole or in part, on the transaction, or on any alternative quotes we present to you, by requesting such information from us. Your request should be addressed to SilverStone Group, 11516 Miracle Hills Drive, Suite 100, Omaha, NE 68154.

Proprietary Statement

This document and any attached materials are the sole property of Silverstone Group and are not to be used by you other than to evaluate Silverstone's service, and are not to be disseminated, distributed, or otherwise conveyed throughout your organization to employees without a need for this information or to any third parties without the express written permission of Silverstone Group.

Your Dedicated Team

In everything we do, our people make the difference.
– **John P. Nelson, Chairman & CEO**

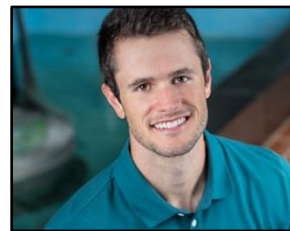
SilverStone Group is unique in the level of expertise and service provided to our clients. We utilize a team approach that is designed to meet our client requirements. The team we have assembled for you provides a broad array of skills: underwriting and claims experience, contract review, claims advocacy, loss control assistance and administrative services.



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Policy Coverage Highlights

Coverage	Limits of Insurance
Catastrophe Limit	Job Site Value
Additional Debris Removal Expenses	\$50,000
Emergency Removal	10 days
Emergency Removal Expenses	\$50,000
Fraud And Deceit	\$50,000
Limited Fungus Coverage	\$25,000
Waterborne Property	\$20,000

Supplemental Coverage	Limits of Insurance
Expediting Expenses	\$100,000
Expense To Re-Erect Scaffolding	\$25,000
Fire Department Service Charges	\$25,000
Ordinance Or Law (Undamaged Parts Of A Building)	Covered
Ordinance Or Law (Increased Cost To Repair And Cost To Demolish/Clear Site)	\$100,000
Personal Property	\$25,000
Pollutant Cleanup And Removal	\$25,000
Rewards	\$25,000
Sewer Backup	\$50,000
Temporary Storage Locations	\$250,000
Transit	\$250,000
Trees, Shrubs, and Plants	\$50,000

Deductible	Limit
	\$1,000

Builders Risk Rates – New Homes

Home Value	Range	Per Start	Deductible
\$0	\$250,000	\$350	\$1,000
\$250,001	\$350,000	\$450	\$1,000
\$350,001	\$450,000	\$550	\$1,000
\$450,001	\$550,000	\$650	\$1,000
\$550,001	\$650,000	\$775	\$1,000
\$650,001	\$750,000	\$900	\$1,000
\$750,001	\$850,000	\$1,000	\$1,000
\$850,001	\$1,000,000	\$1,200	\$1,000
\$1,000,001	\$1,500,000	\$1,500	\$2,500
\$1,500,001	\$2,000,000	\$2,000	\$2,500
\$2,000,001	\$2,500,000	\$2,500	\$5,000
\$2,500,001	\$3,000,000	\$3,000	\$5,000
\$3,000,001	\$3,500,000	\$3,500	\$5,000
\$3,500,001	\$4,000,000	\$4,000	\$5,000
\$4,000,001	\$4,500,000	\$4,500	\$5,000
\$4,500,001	\$5,000,000	\$5,000	\$5,000

Some states or municipalities impose additional fees as follows:

Kentucky imposes a state surcharge of 1.8% of premium and each municipality imposes their own fee based on address.

New Jersey imposes a .60% of premium fee

These fees will be calculated after binding and billed direct to you by Silverstone Group.

Builders Risk Rates – Remodels

Home Value	Range	Per Start	Deductible
\$0	\$250,000	\$400	\$1,000
\$250,001	\$350,000	\$500	\$1,000
\$350,001	\$450,000	\$600	\$1,000
\$450,001	\$550,000	\$700	\$2,500
\$550,001	\$650,000	\$825	\$2,500
\$650,001	\$750,000	\$950	\$2,500
\$750,001	\$850,000	\$1,100	\$2,500
\$850,001	\$1,000,000	\$1,300	\$2,500
\$1,000,001	\$1,500,000	\$1,600	\$2,500
\$1,500,001	\$2,000,000	\$2,100	\$2,500
\$2,000,001	\$2,500,000	\$2,600	\$5,000
\$2,500,001	\$3,000,000	\$3,200	\$5,000
\$3,000,001	\$3,500,000	\$3,700	\$5,000
\$3,500,001	\$4,000,000	\$4,200	\$5,000
\$4,000,001	\$4,500,000	\$4,700	\$5,000
\$4,500,001	\$5,000,000	\$5,200	\$5,000

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