

## EXCLUSIVE ROOFING PROGRAM

*These guidelines pertain to Western World only. FHB has other carriers available, with less restrictions.*

### Target Market

(98678) Residential Roofing Contractors  
(98677) Commercial Roofing Contractors

### Eligibility Guidelines

- New construction and repair/replacement work
- Residential includes single family tract and custom homes, townhouses and condos, no exclusion for multi-family work (repair/replacement)
- Up to 49% of non-roofing operations, including but not limited to ISO Classification Codes 58922, 91342, 96410, 98304, 97447, 98304, 98884, 98967, 99955, 91580, 91583, 91585, consult FHBI program underwriter regarding additional classes
- 3 years in business or 5 years' experience as a manager or supervisor with a roofing operation, new in business with a resume acceptable
- Under & over 3 stories are both acceptable, under 3 stories preferred
- Hot Tar & Torch-Down acceptable with specified controls in place

### Ineligible Risks

- Certain non-roofing operations, please consult your FHBI Underwriter

### Coverage

- No Open Roof Exclusion with specified controls
- Coverage for sub-contracted work available with specified controls
- Additional Insured, On-Going or Completed Operations available
- Primary & Non-Contributory and Waiver of Subrogation available
- Per Project Aggregate available
- Employee Benefits Liability coverage available
- Specimen policy & endorsements upon request  
\*\*\*Package property and equipment coverage available, x-wind only at this time

### Limits – Up To

\$2,000,000 General Aggregate  
\$2,000,000 Products-Completed Operations  
\$1,000,000 Each Occurrence  
\$1,000,000 Personal & Advertising Injury  
\$100,000 Damage to Premises Rented to You Limit  
\$5,000 Medical Expense Limit

### Deductible

- Starting as low as \$1,000 per occurrence. \$2,500 per occurrence is standard, Bodily Injury and /or Property Damage Deductible
- Higher deductibles available for premium credit

### Quoting

- Highly competitive sales based rating.
- Quotes available same day upon receipt of a complete submission.
- FHBI Program underwriter has quoting, binding, endorsement and policy issuance authority.

### Minimum Premium

- \$2,500, 80% minimum Earned Annual Premium, 25% minimum Earned Premium as a result of cancellation

### Submission & Binding Requirements

- ACORD 125 and 126
- Roofing Program Supplemental Questionnaire
- Currently valued loss runs (3 years)
- Resume if less than 3 years in business
- Email us at [FHBIMail@fhbi.com](mailto:FHBIMail@fhbi.com) or fax to: (850) 425-6244

### Carrier

- Western World Insurance Co. rated A Rating A XV by A.M. Best Co.

### Additional Information

- Contact your FHBI Underwriter

*The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details. Coverage may not be available in all states. Issuance of coverage is subject to underwriting.*