



QUICK REFERENCE GUIDE

FHB covers construction. We have been the Florida building industry insurance leader for two decades, with over \$500 million in premiums. We only work with select agents in the state.

COVERAGE	CLASSES & MARKETS	ADDITIONAL INFO
RESIDENTIAL GENERAL CONTRACTORS GENERAL LIABILITY (Large and small)	<ul style="list-style-type: none"> • Exclusive FHB markets (AM Best Rated A8 or higher) • Admitted & Non-Admitted • Markets that do not apply the CG 2294 – Subcontractor exclusion (apply requirements for subcontractor coverage forms) • CG 2295, Some market availability applying the CG 2295 form allowing subcontractor coverage on a go forward basis where the CG 2294 previously excluded coverage • Market availability for coverage for damage to “Your Work” for the builder &/or the subcontractor by using approved warranty options • Multi-year projects and wraps, including condo projects • OCP available 	<ul style="list-style-type: none"> • Limits available up to \$10 million • Some market coverage for ongoing ops, waiver, primary non-contributory & completed ops • MP = \$1,500
ARTISAN/TRADE CONTRACTORS GENERAL LIABILITY (Large and small)	<ul style="list-style-type: none"> • Exclusive FHB markets • Admitted & Non-Admitted • Most do not have CG 2294 • Tree trimmers, painters, tile, stucco, plumbers, electricians, HVAC • Multi-year projects and wraps, including for Condominium projects 	<ul style="list-style-type: none"> • Limits available up to \$10 million • EFIS coverage available • MP = \$500 • Pool pop-up coverage available • Tract/townhome/condo coverage capabilities
BUILDERS RISK	<ul style="list-style-type: none"> • Exclusive FHB markets <ul style="list-style-type: none"> • Cypress: Admitted and A rated by Demotech • Axis: Admitted/Non-Admitted and A+: XV; additional coastal and wind 	<ul style="list-style-type: none"> • Cypress: Competitive prices in Florida. Reporting forms, one shots, owner policies. Commercial & Residential Risks. • Axis: Standard and coastal appetite available. Wind only policies
ROOFERS	<ul style="list-style-type: none"> • Capability to write additional classes outside of roofing • Exclusive FHB program/quoting & binding authority in-house • Admitted & Non-Admitted markets 	<ul style="list-style-type: none"> • Additional insured coverage for ongoing ops, waiver, primary non-contributory & completed ops available with most markets • Subcontractor coverage available • Heat app coverage available • MP = \$2,000
COMMERCIAL GENERAL CONTRACTORS GENERAL LIABILITY (Large and small)	<ul style="list-style-type: none"> • Exclusive FHB markets • Admitted & Non-Admitted • Most do not have CG 2294 	<ul style="list-style-type: none"> • Some market coverage for ongoing ops, waiver, primary non-contributory & completed ops • MP = \$1,500
PROFESSIONAL LIABILITY & OTHER	<ul style="list-style-type: none"> • Home inspectors, engineers, and architects • Construction managers, real estate developers, and non-construction classes • Pollution Liability • Products Liability 	

Workers compensation, auto, excess, umbrella, inland marine, and property are also available.

Bind your policies with insurance experts who cover the building industry.

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