

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"> 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 Large tract home builders 	<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, and more 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"> 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 	

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

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QUICK REFERENCE GUIDE

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WORKERS' COMPENSATION	<ul style="list-style-type: none"> • Various standard markets for construction and non-construction • PEO options available for all construction and non-construction risks (Roofers minimum \$250k in payroll) • All artisan classes 	<ul style="list-style-type: none"> • Loss ratio 50% or less • Paper GC's: \$10,000 in carpentry for a paper general contractors • Three stories or less • 1-2 years prior work comp experience • 25% or less sub exposure
PROPERTY & BPP	<ul style="list-style-type: none"> • Non-Admitted • Package program available • Apartments, dwellings, condos, vacant buildings & land, and more 	<ul style="list-style-type: none"> • Property with TIV up to \$30 million (TIV with wind is \$2.5 million) • Replacement cost is available • Tenant, improvements, and betterments • Equipment breakdown • Coastal wind buyback
EXCESS	<ul style="list-style-type: none"> • Admitted & Non-Admitted markets • Limits up to \$10 million • Monoline product 	<ul style="list-style-type: none"> • Minimum Premium as low as \$750 per \$1 million • Excess follow form • All classes
INLAND MARINE	<ul style="list-style-type: none"> • Admitted & Non-Admitted markets • Installation Floater • Monoline product 	<ul style="list-style-type: none"> • Bailee's Coverage • Miscellaneous Property • Contractor's equipment (leased and owned) • Minimum Premium \$500

NEW Markets Available!

- Auto Dealers
 - Retails Auto Dealers
 - Antique Auto Dealers
 - Motorcycle Dealers
 - and more
- Garage Operations
 - Body Shops
 - Car Washes
 - Mobile Auto Repairs
 - and more
- Ocean Marine
 - Boat Dealers
 - Marinas
 - Boat Contractors
 - and more
- Main Street
 - Resturants/Bars
 - Retail
 - Salons
 - and more

Contact your New Business Production Underwriter for more information!

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