



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

Carrier

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

Additional Information

- Contact your FHBI Underwriter