



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

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

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

[www.fhbinsurance.com](http://www.fhbinsurance.com) | 888.513.1222 | [fhbimail@fhbinsurance.com](mailto:fhbimail@fhbinsurance.com)

New Submissions: [QuickSubmit@fhbinsurance.com](mailto:QuickSubmit@fhbinsurance.com)

All other underwriting requests: [fhbimail@fhbinsurance.com](mailto:fhbimail@fhbinsurance.com)