



Property under construction? No problem!

This class is very popular, and we can provide coverage for properties undergoing renovation or remodel. Find more information about our remodeler's risk appetite below:



Eligible Properties

- Vacant dwellings & commercial properties with plans to undergo renovation up to 100% of the pre-renovation building value, where total renovation costs will be <\$5M
- Vacant, Occupied, and Property under Renovation are all eligible
- Buildings undergoing renovations for Cannabis & Hemp Operations
- Stalled construction
- Build out or finishing of new construction (ground-up builders' risk NOT included)

Frame Habitational renovation is limited to \$2M TIV

Guidelines

- Limit provided includes existing structure plus renovation cost
- Coverage will be provided via our Vacant Coverage form
- Property and GL are subject to our Major Renovation exclusion (**no ground-up, no builder's risk, no demo, no structural walls, and no existing damage**)

GL is also now available on risks with planned renovations up to 100% of the pre-renovation building value, where total renovation costs will be <\$1M

RECENTLY WRITTEN ACCOUNTS

Vacant Commercial LRO Remodel

\$4.9M TIV

Vacant Warehouse Remodel

\$3.5M TIV

Vacant Commercial Property Remodel

\$2.1M TIV

Vacant Affordable Housing Renovation

\$1.7M TIV

Vacant Commercial Building Renovation

\$1.3M TIV

Vacant Residential Home Renovation

\$1.1M TIV

Vacant Cannabis Grow Operation Renovation

\$450K TIV

Vacant Commercial Building Renovation

\$450K TIV

Vacant Dwelling Renovation

\$170K TIV

Auto Repair Shop Remodel

\$140K TIV

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