



Evanston Insurance Company

Builder's Risk Application Instructions

Instructions for reviewing completed form

Applicant to complete this application for all dwellings undergoing construction or renovation. If a construction project exceeds 12 months and the applicant is seeking a policy renewal, a new Builders Risk Application should be completed and underwritten. Application must be completed in its entirety. Refer any concerns to Markel for review.

Construction information:

- 2: Demolition is ineligible in the Markel program. The risk should be placed elsewhere immediately.

- 3: Dwellings are required to be enclosed, intact, and in at least average condition, even in the builders risk program. Contact Markel underwriting if you would like to request an exception.

- 4: Uncorrected liability hazards are ineligible. Contact Markel underwriting if you would like to request an exception for an ineligible risk that is scheduled to have the liability hazard(s) corrected.

- 6: Complete detail is required. Use these details to:
 - Confirm no demolition
 - Confirm condition
 - Identify possible need for exclusions or deductible changes (e.g. if roof will be replaced, apply a roof exclusion;
if plumbing will be replaced, apply a water damage exclusion, etc.)

- 7-9: The Markel program is intended for new ground up construction or new renovation risks. Dwellings under construction or those having a significant renovation should be completed within 12 months. (One renewal allowed.) Per guidelines, dwellings with construction underway that have been uninsured or insured elsewhere are ineligible for coverage. Contact Markel underwriting if you would like to request an exception.

- 10: Coverage must be written for 100% of completed dwelling amount

Security information:

Local ordinances may require the site to be fenced or lit.

Contractor information:

- 1: Building permits are required.

- 2-4: General contractor must be a licensed builder, and carry adequate insurance. No coverage is available if insured is the builder/contractor or the general contractor. There must be a GC overseeing the project who is not the insured.

- 5: If a project is managed by a general contractor, the insured should have no direct dealings with sub-contractors. Contact Markel underwriting if you would like to request an exception.

Applicant's statement:

Application must be signed and dated by both the Applicant and Producer.