

Your trusted risk management resource.

**Are there any critical exclusions?**

- Is it a special broad form policy?
- Is the form admitted with the state?
- Are there any critical exclusions, sub-limits, or limitations (ex: water damage)?

**Are model homes and homes in inventory covered?**

- Are there any limitations for how long these homes are covered?
- Are there any additional surcharges for adding this coverage?

**Are term lengths flexible?**

- Are coverage extensions available if a project runs long?
- If so, are premium increases limited and guaranteed for the extension?
- Are premium returns available for portions of the premium that were not earned if the project is finished early?

**What are the reporting requirements?**

- Is reporting required monthly or annually?
- Are monthly premium payments required?
- If a home is missed in reporting, can it still be added for coverage?

**Are you getting the best option for your situation?**

- Does the policy provide the coverage you need for the project's size, scope, timing, and geographic location?
- Are you getting the right type of coverage (Actual Cash Value vs. Replacement Cost)?
- Has co-insurance been waived?
- Does your agent have access to the specialty markets you may need to place the right coverage for your project?