

A perfect partner for a
less-than-perfect world.®

ASCOT ADVANTAGE™ Builder's Risk

Ascot's Builder's Risk policy offers flexible coverage solutions for a broad range of construction projects across the United States, providing protection from groundbreaking to ribbon-cutting.

APPETITE

Data Centers	Hyperscalers, enterprise, colocation	Hospitality & Entertainment	Hotels, resorts, stadiums, convention centers
Manufacturing	Warehouse/cold storage, light manufacturing, high-tech, pharma, chemicals, mining (surface equipment)	Heavy Civil & Water Treatment	Bridges, tunnels, roads, rail, dams, wastewater treatment plants, utilities, pipelines
Education & Government	Schools, correctional facilities, courthouses, civic buildings	Marine	Ports, docks, piers, bulkheads, marinas
Commercial & Retail	Mixed use, offices	Healthcare	Hospitals, clinics, labs
Renewable Energy	Solar, battery energy storage systems (BESS), digesters	Building Reuse & Retrofits	Office-to-residential, industrial reuse, fit-outs
Multifamily	Apartments, condos, senior living	Airport	Terminals, parking, hangars

CAPACITY

- ▶ **\$150M**
Non-Combustible | ISO 3-6
- ▶ **\$25M**
Joisted Masonry | ISO 2
- ▶ **\$10M for MBRs**
Wood Frame | ISO 1

PROGRAM STRUCTURES

* Limited appetite

- 01 **100% Placements**
Single-carrier certainty on qualifying projects
- 02 **Quota Share**
Lead and Follow quota shared participation on larger programs
- 03 **Excess Layers***
Capacity above primary placements
- 04 **Deductible Buydown***
Paired with water management devices

- ▶ **\$10,000**
Minimum premium per policy
- ▶ **Products**
Project-Specific and Master Builder's Risk (MBR)
- ▶ **Paper**
Admitted and Non-Admitted



ASCOT ADVANTAGE™ Builder's Risk

COVERAGE

Ascot Advantage™ coverage includes:

- All-risk on completed value
- Soft costs/business interruption/loss of rents (delay in start-up)
- Hot testing
- Debris removal
- Construction trailers
- Claims preparation
- Design professional fees
- Expediting and extra expenses
- Fire equipment refill
- Green building
- Off-premises service interruption
- Ordinance or law
- Pollution cleanup
- Preservation of property protection expense
- Reward payments
- Spare construction materials
- Threat event responses
- Others

KEY CONTACTS

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ASCOT AT-A-GLANCE

Ascot Group is a pre-eminent specialty insurance organization. With a footprint spanning the U.S., the UK, and Bermuda, Ascot operates through an ecosystem of interconnected global platforms bound by a common mission and purpose.

More than

▶ **25** years

of **consistency** and **stability**
with a diverse portfolio
of (re)insurance business

Strong financial performance
leading to an

- ▶ **A** AM Best Rating
- ▶ **A+** Fitch Financial Strength Rating
- ▶ **A** S&P Global Long-Term Financial Strength Rating

A global footprint with local operations, consisting of

▶ **1,100+**
colleagues worldwide