



RT Specialty's BRO: Builder's Risk Online is an [exclusive product](#) for new general construction projects, also known as four walls and a roof.

CAPACITY

- Frame / Joisted Masonry – Up to \$10M per policy
- MNC or better - \$25M per policy
- All CAT perils (Flood, Quake and Named Wind)
- The total Soft Costs and Loss of Rental Income cannot exceed 30% of Physical Damage values

ADDITIONAL NOTES

- Maximum Policy duration 36 months
- Option to select “Economy”, “Standard”, and “Enhanced” sub-limits to meet your client's specific needs
- Includes 49 states, as well as the District of Columbia

RISKS THAT DO NOT APPLY

- All Renovation
- Projects Frame risks or Joisted Masonry risks, situated in Florida or in Tier 1 counties of TX, MS, or AL
- Flood Coverage on Risks in Flood Zone A or V, situated in any state
- Any risk in Louisiana
- Any risk situated in Monroe County, Florida
- Technical engineered risks involving installation and testing of heavy machinery or production equipment, civil projects of any type and any project extending into any body of water
- Currently there is no provision for quoting projects in mid-construction
- Quota shared or layered accounts
- Single Family Dwellings

CONTACT

For more information, please contact your local RT Property broker or underwriter.