

SMALL & MIDDLE MARKET PROGRAM RISK APPETITE CHEAT SHEET



Target Market

Wholesale Brokers Only

Target Classes

- Wood Frame Projects
- Superior Construction
- Projects including Natural Catastrophe Risks
- Four-Wall Construction
- Occupancies include Mixed
 Use, Multi-Family Senior
 Housing, Student Housing,
 Hospitality, Military, Public
 Entities, Retail, and High Value
 Single Family Dwellings
- Difference in Conditions
- New Construction Projects only

Construction

TRU has a full suite of first-party Builder's Risk insurance products available in all 50 states to provide solutions intended to help meet your client's coverage needs.

Superior Construction

- Capacity: \$50M
- Policy Term: 36 months

Wood Frame Construction

- Capacity: \$25M
- Policy Term: 36 months

Critical Catastrophe Exposures

- Capacity: \$50M
 - Coastal Windstorm
 - California Earthquake
 - Pacific Northwest Earthquake
 - Special Flood Hazard Areas
- Critical CAT coverage may be included within an All-Risk program, or stand-alone.

The TRU Difference

The value of working with TRU goes beyond the market leading service and expertise you will receive for customized insurance solutions for your construction exposures. The benefits of working with TRU include loss mitigation and security programs.

At TRU we leverage our cutting-edge underwriting technology and unique data sources to provide responsive solutions to your client's coverage requests.

Submit your account to: TRUSMESubmissions@truins.com

The description of this product is only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same.

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