



AGENT QUICK REFERENCE GUIDE

2022

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**ALL THAT OUR
CUSTOMERS
DO IS ALL THAT
WE DO, TOO.**

Builders Mutual provides insurance coverage exclusively to the construction industry. It's not just our specialty—it's all we do. We have a rich history with home builder associations and maintain strong partnerships with various local, regional, and national industry associations. For over 35 years, we have shown our commitment to the construction industry, working side-by-side with our agent partners to help our policyholders reduce risks, prevent fines, and help their jobs go as smoothly as possible.

COMPLETE COVERAGE FOR CONTRACTORS

Builders Mutual provides a complete range of coverage options for residential, commercial, and trade contractors, including:

- Workers' Compensation
- Commercial Package Policy
- General Liability
- Property
- Inland Marine
- Crime
- Auto
- Builders Risk
- Umbrella



WORKERS' COMPENSATION FROM THE INDUSTRY EXPERTS

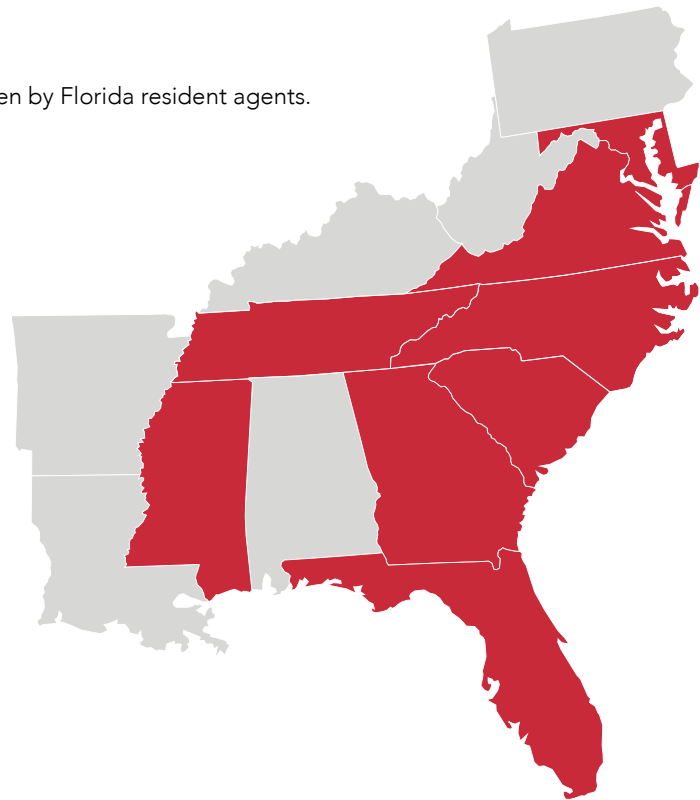
Builders Mutual's focus in Florida is Workers' Compensation. For residential, commercial, and trade contractors, a Builders Mutual Workers' Compensation insurance policy protects a company's most valuable asset – its employees.

MARKET FOOTPRINT

Builders Mutual partners with nearly 800 independent agencies spread across Florida, Georgia, Maryland, Mississippi, North Carolina, South Carolina, Tennessee, and Virginia. We can also provide coverage in Washington, D.C.

NOTE

Florida-domiciled operations must be written by Florida resident agents.



INDUSTRY PARTNERSHIPS

Builders Mutual maintains sponsorships with several builder and trade associations to show our dedication to the industry we serve. Since many of our employees are highly involved in these organizations and often serve on boards and special committees, these sponsorships represent more than a financial commitment; they're also chances to get involved.

Sponsorships

Official Safety Sponsor of the National Association of Home Builders
Diamond Sponsor of the North Carolina Home Builders Association
Premier Construction Career Partner of Skills USA, North Carolina
Premier Partner of the Home Builders Association of Virginia
Premier Partner of the Home Builders Association of South Carolina
Premier Partner of the Home Builders Association of Tennessee
Premier Partner of the Home Builders Association of Florida
Preferred Partner of Associated General Contractors of East Tennessee
Corporate Sponsor of Hispanic Contractors Association of the Carolinas
Bronze Sponsor of Maryland Building Industry Association



Job-Site Safety Institute

JOB-SITE SAFETY INSTITUTE

The Job-Site Safety Institute (JSI) is a nonprofit organization that was founded with an initial contribution from Builders Mutual as a research and educational organization dedicated to eliminating job-site-related injury and death in the construction industry. The JSI vision is to provide practical safety solutions that save lives. Incorporated in 2014, JSI brings together educational institutions and industry leaders to help increase awareness of construction site dangers. The research conducted by JSI will produce studies that guide safety practices, set new standards, and influence worker behavior on job-sites.

SOLID FINANCIAL FOUNDATION

A.M. Best consistently awards Builders Mutual with an "A" (Excellent) rating for Financial Stability. We've also been named to Ward's 50 group of top performing companies for four consecutive years.

Since 1984

For over 35 years, Builders Mutual has returned dividends to eligible Workers' Compensation policyholders who put safety first, totaling nearly \$70 million. We continue to provide financial stability to our policyholders and show steady, controlled growth as a company. This dividend return is one way to recognize the strong results of both our policyholders and our company.

KEY CONTACTS

Builders Mutual understands that insurance is a business built on relationships. We believe in taking a collaborative approach to writing new business, renewing accounts, and servicing policies. Contact us today! We are ready to provide support and help you grow your business.

Physical Address

Builders Mutual Insurance Company
5580 Centerview Drive
Raleigh, NC 27606

Claims Mailing Address

Builders Mutual Insurance Company
PO Box 150006
Raleigh, NC 27624-0006

Main Mailing Address

Builders Mutual Insurance Company
PO Box 150005
Raleigh, NC 27624-0005

SALES & UNDERWRITING

Territory Manager or Agency Sales Specialist

Your sales partner is the primary liaison between your agency and Builders Mutual and will serve as a trusted advisor to help you meet your sales goals.

Express Account Underwriter (UW)

Your Express Account UW will work with you on accounts up to \$400,000 in payroll and up to \$4 million in subcontracted costs.

Mid-Market Underwriter (UW)

Your Mid-Market UW will work with you on accounts over \$400,000 in payroll and over \$4 million in subcontracted costs.

Agency Service Rep (ASR)

Your ASR will process quotes and issue new business, endorsements, and renewals. Your ASR works closely with your assigned Express Account and Mid-Market UWs to provide fast, accurate service.

Large Market Account Underwriter (UW)

For construction accounts over \$250,000 in premium, your Large Market Account UW will work with you to deliver the same great coverage options and competitive rating that you are accustomed to with your mid-market accounts, bundled with tailored services to support the unique needs of large contractors.

For individual employee contact information, log in to buildersmutual.com and click on **Your Support Team**.

IMPORTANT EMAILS

To ensure **faster processing** and **response times**, use the following email addresses:

newbusiness@bmico.com
endorsements@bmico.com

lossruns@bmico.com
audits@bmico.com

CUSTOMER CONTACT CENTER

800-809-4859

Available Monday through Friday, 8 a.m. to 6 p.m. ET.

CLAIMS

To Report a Claim



Call **800-809-4862** to be connected with a representative.



Email noticeofloss@bmico.com



Fax **919-227-0204**



Visit the Builders Mutual Claims Center at buildersmutual.com/claims to report a claim online.

State-specific claims forms are also available in the Claims Center.

To Manage Claims

Call Claims Support **800-809-4861**

AUDIT



Call the Customer Contact Center at **800-809-4859**



Email us at audits@bmico.com



Visit buildersmutual.com/audit and click on **Find an Auditor** for contact information for Builders Mutual auditors in your area.

RISK MANAGEMENT

Visit buildersmutual.com/RM for specific Risk Management contact information.

APPETITE GUIDE

As a niche carrier dedicated to the construction industry, our target market includes construction and construction-related classes. The ratings in our Appetite Guide should be used as a general reference. When in doubt about a particular risk, consult your Underwriter prior to binding coverage. Any classification not listed should be considered as Undesirable.

Coverage is available for incidental employee exposures outside our footprint (DC, FL, GA, MD, MS, NC, SC, TN, and VA). Please speak with your Underwriter for details.

Best-Performing Workers' Compensation Classes

The following 10 Workers' Compensation classes continue to represent the top-performing trades and have a proven history of solid performance with Builders Mutual.

5403 Carpentry – NOC Commercial	6217 Excavation
5437 Carpentry – Interior Trim	5478 Floor Covering
5645 Carpentry – Residential	5479 Insulation
5102 Door/Sash Erection	5474 Painting or Paperhanging
5190 Electrical Wiring	5551 Roofing

*post-survey at Underwriter's discretion **pre-survey required

In Florida, pre-surveys are required on framing, roofing, siding, drywall, masonry, concrete, and other high-hazard classes.

CLASSIFICATION		BUILDERS MUTUAL APPETITE GUIDE				
P Preferred C Considered U Undesirable		Workers' Comp.	General Liability	Trade Contractor	Property	Commercial Auto
A	Air Conditioning Systems or Equipment – Dealers or Distributors & Installation, Servicing or Repair	P	P	P	P	P
	Appliances & Accessories Installation, Servicing, or Repair – Commercial (contact your Underwriter)	C	C	C	C	C
	Appliance Installation, Servicing or Repair – Household	C	C	C	C	C
	Architectural or Engineering Firm (as a governing class)	U	U	N/A	U	U
	Associations – HBA (No Habitat for Humanity)	P	P	N/A	P	P
	Automatic Sprinkler Installation & Drivers – Fire suppression	C**	U	N/A	C	C**
B	Building Material Dealer – No repairs, no sales of used items	C**	C**	C**	C**	C**
	Burglar Alarm/Security System Installation or Repair & Drivers – No monitoring	P	U	N/A	P	P
C	Cabinet Works with Power-Driven Machinery	C**	C**	N/A	C**	C**
	Cabinets/Vanities – No power woodworking	P	P	N/A	P	P
	Cable TV & Telephone Service Connection (customer's premises only) – WC considered only if no overhead work, including no pole climbing & no work from ladder or bucket truck	C*	C*	C*	C*	C*
	Cable TV & Telephone Service Connection (line construction work) – WC considered only if no overhead work, including no pole climbing & no work from ladder or bucket truck	C*	C*	N/A	C*	C*
	Cable/Phone/Intercom Installation (Communication equipment installation) – Limited height exposure; no pole to pole, limited work from ladder or bucket truck, no line contractors – TV & Telephone Service Connection (contact your Underwriter)	C*	C*	N/A	C*	C*
	Carpentry – Framing (no new ventures)	P*	P*	P*	P	P
	Carpentry – Modular housing, not mobile homes (for Trade, contact your Underwriter)	C**	C**	C**	C**	C**

CLASSIFICATION		BUILDERS MUTUAL APPETITE GUIDE				
P Preferred C Considered U Undesirable		Workers' Comp.	General Liability	Trade Contractor	Property	Commercial Auto
C	Carpentry – Remodeler (No fire or water restoration or major renovation; limited scope)	P	P	N/A	P	P
	Carpentry – Residential; includes new construction (single-family dwellings, three stories or less), additions, decks, porch/patio enclosures & remodelers (for Trade, contact your Underwriter)	P	P	P	P	P
	Carpentry – Siding	P*	P*	P*	P*	P*
	Carpentry Installation of Cabinet Work or Interior Trim; Countertop & Cabinet Installation; Hardwood Floor Finishing & Installation	P	P	P	P	P
	Carpentry Multi-Family Dwellings, three Stories or Less – For Trade, carpentry not involving building structures. Contact your Underwriter. (Applies in DC, FL, and VA only for Workers' Comp.)	P	P	P	P	P
	Carpentry NOC (For Trade, carpentry not involving building structures)	P*	P*	P*	P*	P*
	Carpentry Shop Only & Drivers	C**	C**	N/A	C**	C**
	Carpet/Floor Covering Installation (WC binding authorized only if no uninsured subs used)	P*	P*	P*	P*	P*
	Carpet, Rug, Furniture Upholstery Cleaning – On customer's premises	P*	P*	P*	P*	P*
	Ceiling Installation Suspended Acoustical – Metal	P	P	P	P	P
	Ceiling Installation Suspended Acoustical – Other than metal	P	P	P	P	P
	Central Vacuum Systems – Residential	C	C	N/A	C	C
	Concrete – Floors, Driveways, or Sidewalks	P	P*	P	P	P
	Concrete Construction NOC – Three stories or less	C**	C**	C**	C**	C**
	Concrete Construction Residential – Footings & foundations; no foundation repair	P*	P*	P*	P	P*
	Concrete Power Washing – No height exposure	C	C	N/A	C	C
	Conduit Construction Including Drivers	C**	C**	C**	C**	C**
D	Debris Removal – In connection with construction operations only, no building demolition work	C*	C*	N/A	C*	C*
	Door Installation	P	P	P	P	P
	Drywall/Sheetrock Contractor	P*	P*	P*	P*	P*
E	Electrical Apparatus Installation – Within buildings; no work above 480 volts and/or no industrial work	P*	P	P	P	P
	Electrical Contractor – No work above 480 volts and/or no industrial work	P*	P	P	P	P
	Excavating Contractor – Commercial or multi-occupancy structures, no logging/tree removal or demolition	P*	P*	P*	P*	C
	Excavating Contractor – Single Family Dwellings, no logging/tree removal or demolition	P*	P*	P*	P*	C
	Executive Supervisors Construction Manager Construction Superintendent (Single Family Dwellings)	P	U	N/A	P	P
F	Fence Installation & Repair	P*	P*	P*	P*	P*
G	Garage Doors – Wood	P*	P*	P*	P*	P*
	Gas Construction	U	U	N/A	U	U
	Glazier Away From Shops & Drivers	C*	C*	C*	C*	C*

CLASSIFICATION

BUILDERS MUTUAL APPETITE GUIDE

P Preferred **C** Considered **U** Undesirable

Workers' Comp. General Liability Trade Contractor Property Commercial Auto

G	Grading Contractor – No logging/tree removal or demolition	P*	P*	P*	P*	C
	Gutter Installation	U	U	N/A	U	U
H	Handyperson (contact your Underwriter)	C	C	C	C	C
	Home Furnishings Installation	P	P	P	P	P
	Home Inspectors	C	U	N/A	U	U
	HVAC Equipment Dealers or Distributors & Installation, Servicing, or Repair	P	P	P	P	P
I	Insulation (organic or plastic in solid state; includes foam)	P	P	P	P	P
	Interior Designers (for Trade, contact your Underwriter)	P	P	P	P	P
	Iron or Steel Erection Construction of Dwellings (two stories)	C**	C**	C**	C**	C**
	Iron or Steel Fabrication – Ornamental	C**	C**	N/A	C**	C**
	Iron or Steel Fabrication Shop – Railings, balconies, fire escapes, staircases	C**	C**	N/A	C**	C**
	Irrigation/Drainage System	C**	C**	N/A	C**	C**
J	Janitorial Services – Construction-related (no residential or office janitorial services)	C	C	C	C	C
L	Landscaping Gardening & Drivers (no DOT work)	P	P	P	P	P
	Lathing & Drivers	C	C	N/A	C	C
	Lawn Maintenance	C*	C*	C*	C*	C*
	Lumberyards – New Materials	C**	C**	C**	C**	C**
M	Masonry Contractor – Less than three stories	C**	P*	P*	C*	C*
	Metal Erection Decorative or Artistic, Door, Door Frame, or Sash Erection	C**	C**	C**	C**	C**
	Metal Erection in the construction of dwellings not exceeding two stories	C**	C**	C**	C**	C**
	Metal Erection – Non-structural	C**	C**	C**	C**	C**
	Millwright Work NOC & Drivers Including HVAC – No industrial machinery or repair; any crane operation conducted by insured must be through insured subcontractors	U	U	N/A	U	U
N	Nursery – Plants	U	U	N/A	U	U
O	Ornamental Metal Works (for trade, decorative, or artistic)	C**	C**	N/A	C**	C**
P	Painting – Exterior, less than three stories	P*	P*	P*	P	P*
	Painting – Shop only	P*	P*	P*	P**	P*
	Painting/Paperhanging – Interior	P*	P*	P*	P	P*
	Paperhanging & Drivers – No painting	P	P	P	P	P
	Pest Control	P*	U	N/A	U	U
	Phone/Cable/Intercom/Wireless – Residential installation; no height exposure	P	P	N/A	P	P
	Pile Driving	C**	C**	N/A	C**	C**

CLASSIFICATION

BUILDERS MUTUAL APPETITE GUIDE

P Preferred **C** Considered **U** Undesirable

Workers' Comp. General Liability Trade Contractor Property Commercial Auto

P	Plastering NOC & Drivers	C	C	C	C	C
	Plumbing Contractor – No sprinkler installation (Commercial – no boiler work)	P	C	P	P	P
	Plumbing Contractor – No sprinkler installation (Residential)	P	P	P	P	P
	Power Washing – Decks and houses	C	C	N/A	C	C
	Project or Construction Manager	P	U	N/A	P*	P
	Property Management	C	C	N/A	C	C
R	Real Estate Agent – Only undesirable as a governing class and not in conjunction with a carpentry or construction code	U	U	N/A	U	U
	Real Estate Appraiser	C	U	N/A	C	C
	Remodeler – No fire or water restoration or major renovation; limited scope	P	P	N/A	P	P
	Retail Dealers	U	U	N/A	U	U
	Roofing Contractor – Consult Underwriting Guidelines	C**	C**	N/A	C	C**
S	Septic Tanks	C*	C**	N/A	C*	C**
	Septic Tank Cleaning	C	C	C	C	C
	Septic Tank Installation/Service & Repair	C**	C**	C**	C*	C**
	Sewer Construction All Operations & Drivers	C**	C**	C**	C**	C**
	Sheet Metal Works – Outside (Sheet Metal Shop/Install)	P	P	P	P	P
	Siding	P*	P*	P*	P*	P*
	Spa/Whirlpool Installation	P	P	P	P	P
	Stone Cutting/Polishing	C**	C**	N/A	C**	C**
	Stone/Brick/Masonry Contractor	C**	P*	P*	C**	C**
	Street/Road Construction: Paving or Repaving & Drivers – no bridge/tunneling work	C**	C**	C**	C**	C**
	Stucco Contractor – No application of waterproof sealants	C**	P*	P*	C**	C**
	Surveying/Land Planning Contractor	C	C	N/A	C	C
	Swimming Pool Construction – Above ground	C*	U	N/A	C*	C*
	Swimming Pool Servicing – No Construction	C*	C*	C*	C*	C*
T	Telephone Cable Installation – WC considered only if no overhead work, including no pole climbing and no work from ladder or bucket truck	C*	C*	N/A	C*	C*
	Telephone or Fire Alarm Line Construction & Drivers	C*	C*	N/A	C*	C*
	Tile, Stone, Mosaic, or Terrazzo Work – Interior construction only	P	P	P	P	P
	Tree Removal	U	U	N/A	U	U
W	Water Main Construction – Residential only; no gas construction	C**	C**	C**	C**	C**
	Waterproofing Contractor – Commercial (WC considered only if no work at height, such as from ladders, scaffolds, harnesses, boom/bucket lifts, etc.)	C*	C*	N/A	C*	C*
	Welding or Cutting NOC & Drivers	C**	U	N/A	C	C
	Wholesale Dealer/Distributor – Construction-related only	U	U	N/A	U	U

COMPLETE COVERAGE FROM THE INDUSTRY EXPERTS

WORKERS' COMPENSATION

For residential, commercial, and trade contractors, a Builders Mutual Workers' Compensation insurance policy protects a company's most valuable asset – its employees. Accidents happen, and when they do, you want an insurance company focused on getting injured workers the medical care and rehabilitation they need to get back on the job-site.

SAFETY PAYS

Builders Mutual consistently returns dividends to eligible policyholders who put safety first. The dividend distribution is based on the financial results of each year, and while a dividend distribution is not guaranteed, traditional eligibility criteria are listed below:

- The Workers' Compensation policy must be active on January 1 of the distribution year
- The policy must have maintained 24 months of consecutive coverage
- The policyholder's loss experience must be less than 50%



FLORIDA-SPECIFIC DIVIDEND OPTIONS

Maintaining a competitive edge is critical in this competitive Workers' Compensation market and offering enhanced dividend options is key to writing quality accounts. Effective January 1, 2022, we offer the following dividend plans exclusively for Florida Workers' Compensation policies:

Flat Dividend Plan

- Minimum premium threshold is \$5,000

Variable Dividend Plan

5 options available.

- Minimum premium threshold as low as \$5,000
- Additional options for your best accounts

Flat Plus Variable Dividend Plan

3 options available.

- Minimum premium threshold as low as \$15,000
- 5% flat plus variable based on loss experience
- 10% flat plus variable based on loss experience
- 15% flat plus variable based on loss experience

For additional details, contact your Underwriter or Territory Manager.

Dividends are not guaranteed, and are subject to declaration at the sole discretion of the Builders Mutual Insurance Company Board of Directors.

MULTI-LINING ACCOUNTS

At Builders Mutual, we are here to help you provide the best products to your customers. Our full suite of coverages is designed specifically for the construction industry.

Our enhancement endorsements add coverages that make COI issuance a breeze. We are pleased to offer these enhanced coverages for General Liability, Property, and Auto policies.

Multi-lining isn't just a good idea. It's shown to be more effective for retaining accounts while still maintaining a profitable loss ratio. Our recent experience has shown multi-line accounts to have **5-6% higher retention** without sacrificing any profitability. Would you like to grow your book of business? Multi-lining with Builders Mutual is something to consider.

Review your Agency Snapshot report and work with your Territory Manager to multi-line your existing customers' accounts with Builders Mutual.

GENERAL LIABILITY

Builders Mutual offers two General Liability (GL) products: our Trade Contractor Program and our Standard General Liability policy. Both of these GL products include the General Liability Enhancement Endorsement. The common coverages needed to issue a Certificate of Insurance, and to comply with most construction contractual insurance requirements, are included in every GL policy we issue – at no additional charge.

During quoting in Builders Online Business, a short series of questions will be asked that will determine whether the risk qualifies for the Standard GL or Trade Contractor Program.

TRADE CONTRACTOR PROGRAM

With our Trade Contractor Program, policyholders enjoy a lower composite rate with no maximum payroll limitation. The policy does not include the exclusion for damage to work performed by subcontractors on your behalf (CG2294). The corresponding Commercial Umbrella policy does not include the same exclusion (CU2264).

Trade Contractor Eligibility

- ✓ Three years of prior experience desired
- ✓ Minimum annual payroll, per individual, owner, partner, or officer, varies by state
- ✓ Exterior operations must be three stories or less
- ✓ Subcontract less than 25% of work
- ✓ Subject to underwriting eligibility criteria

COVERAGE ENHANCEMENTS

As we work with you to multi-line accounts and grow your book of business, we are pleased to offer these enhancement endorsements for General Liability, Property, Auto and Hired Auto, and Non-Owned Liability policies.

GENERAL LIABILITY ENHANCEMENT ENDORSEMENT

AVAILABLE IN ALL STATES

This form is **automatically added** to all General Liability and Trade Contractor policies at **no charge**.

The most common coverages needed to issue a Certificate of Insurance for contractors are included with our enhancement endorsement, as shown in the highlights below.

GENERAL LIABILITY COVERAGE	
Bodily Injury – Mental Anguish	Included
Off-Premises Care, Custody, or Control Coverage	\$25,000
Incidental Medical Malpractice	Included
Amendment of Insured Contract Definition	Included
Liberalization Clause	Included
Unintentional Failure to Disclose Hazards	Included
Lost Keys of Others	\$500 Occurrence / \$1,500 Aggregate
Medical Payments	\$15,000
Broadened Mobile Equipment*	Included
Newly Formed or Acquired Organizations	Included
Non-Owned Aircraft	Included
Watercraft Coverage Enhancement	Included
Aggregate Limits Per Project	Included
Personal and Advertising Injury – Electronic Publication	Included
Property Damage Liability – Borrowed Equipment	\$25,000
Supplementary Payments (Bail Bonds) Enhancement	\$5,000
Damage to Premises Rented to You Limit	\$500,000
Knowledge of an Occurrence, Claim, or Suit	Included
Voluntary Property Damage Coverage	\$5,000 Occurrence/\$10,000 Aggregate
Waiver of Transfer of Rights of Recovery Against Others	Included
Duties in the Event of Occurrence, Offense, Claim, or Suit	Included
Primary and Non-Contributory – Other Insurance Condition	Included

The Blanket Additional Insured – Ongoing and Blanket Additional Insured – Completed Ops/ Products are also automatically attached to all GL policies, making COI issuance easier than ever!

*NOTE In VA, street cleaning is considered an auto, not mobile equipment.

AUTO ENHANCEMENT ENDORSEMENT

NOT AVAILABLE IN FLORIDA

This form is **automatically added** to all Auto policies at **no charge**.

Issuing certificates of insurance is made easy with automatically included Blanket Additional Insureds and Waiver of Subrogation. Primary non-contributory is built into the Auto enhancement form. Additional coverages designed specifically for the contractor are highlighted below.

AUTO ENHANCEMENT ENDORSEMENT COVERAGE	
Blanket Additional Insureds	Included
Employee Hired Auto:	
• Liability	Included
• Physical Damage	Included
Limited Liability Company as an Insured	Included
Newly Acquired or Formed Entities	Included
Supplementary Payments:	
• Bail Bonds	\$3,000
• Reasonable Expenses Due to Our Request	\$500 Per Day
Hired Autos Physical Damage:	
• Loss of Use*	Lesser of \$50,000 or ACV \$75 Per Day / \$750 Per Loss
Towing and Labor Private Passenger Types/"Light Trucks"	\$75 Per Disablement / \$300
Other than Private Passenger Types/"Light Trucks"	\$150 Per Disablement / \$300
Personal Effects	\$500
Transportation Expenses – All Vehicle Types	
• Temporary Transportation	\$75 Per Occurrence / \$750 Total
• Return of Stolen Auto	\$5,000
Rental Reimbursement:	
• Private Passenger Types/"Light Trucks"	\$75 Per Day / \$750 Per Occurrence
Electronic Equipment	Included
Loan/Lease Gap Coverage	Included
Glass Repair***	Comprehensive Deductible Waived
Waiver of Subrogation	Included
Unintentional Omissions****	Included

NOTES

* Loss of Use included in Auto Policy; \$20/day, \$600 maximum. Towing and Labor Private Passenger Types/ Light Trucks included in Auto Policy; \$75/day, \$300 maximum.

** Rental Reimbursement is for all covered autos in VA.

*** Not included in SC enhancement, as SC is a zero deductible state for glass claims.

**** Not included in VA enhancement; this is automatically included in policy.

OPTIONAL CGL HIRED AUTO AND NON-OWNED AUTO LIABILITY ENDORSEMENT

AVAILABLE IN ALL STATES

This form can be added to a Standard or Trade Contractor General Liability policy for a **flat fee of \$200**.

- As long as the insured has no existing Commercial Auto policy, simply add this form to the existing General Liability policy.
- Make your contractor happy with just one policy and one bill.

PROPERTY ENHANCEMENT

With Business Income and Extra Expense

NOT AVAILABLE IN FLORIDA

This form is **automatically added** to all Property policies at **no charge**.

Business Income and Extra Expense is now included on a 12-month actual loss sustained (ALS) basis. At Underwriter's discretion for certain class codes, ALS may not be available. Additional coverages designed specifically for contractors are highlighted below.

PROPERTY ENHANCEMENT COVERAGE	
Arson, Theft, and Vandalism Reimbursement	\$10,000
Brands and Labels	\$25,000
Business Income and Extra Expense – Actual Loss Sustained	
Valuation:	
• Fabricator's/Manufacturer's Selling Price Valuation	Included
• Replacement Cost Valuation for Personal Property of Others	\$10,000
Fire Extinguisher Recharge Expense	\$5,000
Fire Department Service Charge	\$5,000
Newly Acquired or Constructed Property:	
• Building	\$1,000,000
• Personal Property	\$500,000
Newly Acquired Location – Business Income and Extra Expense	\$250,000
Valuable Papers and Records – Cost of Research	\$30,000
Property Off Premises	\$20,000
Non-Owned Detached Trailers	\$10,000
Outdoor Fences	\$10,000
Outdoor Signs	\$10,000
Outdoor Trees, Shrubs, and Plants (Subject to a \$1,000 Per Item Limitation)	\$10,000
Radio and Television Receiving Equipment	\$10,000
Refrigerated Property	\$10,000

PROPERTY ENHANCEMENT COVERAGE Continued

Ordinance or Law Coverage:

- Loss to the Undamaged Portion of the Building
- Demolition Costs
- Increased Cost of Construction

Pollutant Cleanup and Removal \$25,000

Property In Transit \$25,000

Backup of Sewers and Drains \$25,000

Contractors' Tools and Equipment and Equipment of Others \$5,000
 • Tools in a Locked Vehicle \$1,000

Accounts Receivable \$25,000

Claim Data Expense \$25,000

Computers and Media \$25,000

Fine Arts \$25,000

Installation Property \$25,000

Employee Theft (Including Forgery or Alteration) \$25,000

Computer Fraud \$25,000

Lock Replacement \$5,000

Money, Securities, and Stamps (Inside/Outside) \$5,000

Electronic Data* \$2,500

***NOTE** Not included in VA enhancement; this is automatically included in policy.

PROPERTY ENHANCEMENT PLUS

With Business Income and Extra Expense

NOT AVAILABLE IN FLORIDA

This form can be added to Property policies to **upgrade coverage for a \$250 charge**.

UPGRADED COVERAGE HIGHLIGHTS

Valuable Papers and Records – Cost of Research \$50,000

Property Off Premises \$50,000

Property in Transit \$50,000

Backup of Sewers and Drains \$50,000

Contractors' Tools and Equipment and Equipment of Others: \$10,000
 • Tools in a Locked Vehicle \$5,000

Accounts Receivable \$50,000

Installation Property \$50,000

Lock Replacement \$10,000

Money, Securities, and Stamps (Inside/Outside) \$10,000

UMBRELLA PRODUCT ENHANCEMENT HIGHLIGHTS

Our new umbrella rating is not available online. Please note these important underwriting guidelines when submitting an application:

- The Umbrella policy limit can be written up to \$10 million.
- The minimum retained limit is \$10,000.
- The General Liability policy must be written with Builders Mutual with minimum limits of \$1,000,000 per occurrence and \$2,000,000 aggregate.
- Underlying coverage minimum requirements include \$1,000,000 Commercial Auto Combined Single Limit and 500/500/500 for Employer's Liability.
- Commercial Auto and Employer's Liability may be written by an AM Best A (Excellent) rated company with a financial rank of VII as long as the policy is written on an ISO form.
- Concurrent policy expiration dates are mandatory for the Umbrella and General Liability policies. Concurrency in Workers' Compensation, Employer's Liability, and Commercial Auto policies is preferred.
- An Umbrella Policy Minimum Premium Chart is included online in Rule 39 of the Umbrella Additional Rules sections.

Please reference our online Agency Manual for the most up-to-date forms associated with each line of business.

MOST COMMONLY USED FORMS			
WC	Waiver of Subrogation	Add using form WC 000313.	No Charge
WC	Blanket Waiver of Subrogation	Add using form WC 9801. NC and FL add using form WC 000313.	No Charge
WC	Notice of Cancellation	Add using form WC 3206 in NC. WC 9900 10 01 for all other states.	No Charge
GL	Enhancement	Automatically added form CG 7051. VA – CG 7055 Provides coverage for: <ul style="list-style-type: none"> • Aggregate Limits Per Project • Primary Non-Contributory • Waiver of Subrogation Please review enhancements for further coverages and limits.	No Charge
GL	Hired Auto and Non-Owned Liability	Add using form CA 7049. <ul style="list-style-type: none"> • Paired with the GL policy when no commercial auto policy exists. Will eliminate a bill and streamline coverage. 	\$200
GL	Waiver of Subrogation	Add the certificate holder specifically if the blanket version in the enhancement listed above is not acceptable.	\$250
GL	Named Additional Insured	Ongoing Operations Add a certificate holder with form CG 2010.	\$50
		Products-Completed Operations Add a certificate holder with Builders Mutual form CG 7026. CG 2037 is also available.	\$25 \$250
		Builders Mutual only charges on the first five CG 2010 and CG 2037 forms per policy.	

MOST COMMONLY USED FORMS Continued

GL	Blanket Additional Insured	Both automatically included with Enhancement CG 7051. Ongoing Operations Automatically added to every policy using form CG 7034 (CG 2010 equivalent). Products-Completed Operations Automatically added to every policy using form CG 7024 (CG 2037 equivalent).	No Charge
GL	30-Day Notice of Cancellation	Can be added to policies with good payment history using form IL 6006.	No Charge
Auto	Enhancement	Automatically added form CA30 00 (CA 30000714sc for SC). SC – CA 30000714sc VA – CA 30 00 07 14VA Provides coverage for: <ul style="list-style-type: none"> • Blanket Additional Insured/Primary – Non-Contributory • Glass Repair • Waiver of Subrogation (Blanket) Please review enhancements for further coverages and limits.	No Charge
Auto	30-Day Notice of Cancellation	Can be added to policies with good payment history using form IL 6006.	No Charge
Auto	Named Additional Insured	Can add using form CA 2048.	No Charge
Property	Property Enhancement Standard	Property Enhancement with Business Income and Extra Expense. Automatically attached. SC, TN – IL1601 NC – IL6014 MD – IL6022 DC, GA, MS – IL6018 VA – IL6025, IL6027 Provides the following: <ul style="list-style-type: none"> • Business income and extra expense – 12-month ALS • Installation property • Contractors' tools and equipment of others • Backup of sewers and drains • Property in transit 	No Charge
	Property Enhancement PLUS	Enhancement Plus with Business Income and Extra Expense. SC, TN – IL6011 NC – IL6015 MD – IL6023 DC, GA, MS – IL6019 VA – IL6026, IL6028 Provides higher limits on 10 additional coverages beyond those offered in the standard enhancement including: <ul style="list-style-type: none"> • Valuable Papers and Records (Cost of Search) • Property Off Premises – Property in Transit • Accounts Receivable – Installation Property • Backup of Sewer and Water • Contractors' Tools and Equipment and Equipment of Others • Money, Securities, and Stamps (Inside/Outside) • Lock Replacement Please review enhancements for further coverages and limits.	\$250

WHY DO YOU NEED BUILDERS RISK?

Builders Risk provides flexible, comprehensive coverage during the course of construction. Coverage includes property, scaffolding and temporary structures, and theft of materials, and it can include profit. Builders Risk also features coverage that extends beyond the dwelling or structure, such as debris removal, pollution cleanup and removal, and fences, trees, and outdoor property. Coverage is also available for remodelers, unsold dwellings, model homes, and contents.

We offer both **reporting form** and **One-Shot** options.

NOT AVAILABLE IN FLORIDA

MONTHLY REPORTING

Builders Risk reporting forms are currently available for **residential** builders with more than 10 starts a year. We offer monthly reporting with a monthly rate or an annual rate. For a builder with an average project completion of four months or less, the monthly rate is the best option. Each month, the insured reports the existing homes still under construction, the homes that have been completed, and any new locations. Coverage begins and continues according to the monthly report. Since reporting form ratings are not available online, please contact your Underwriter for a quote.

ENHANCED BUILDERS RISK ONE-SHOT

Builders Mutual targets Residential, Commercial, Model Homes, and Remodeling and Renovation projects with our Enhanced Builders Risk One-Shot. We will write up to \$5 million residential and \$12 million commercial — for limits in excess of \$12 million, please contact your Underwriter.

Looking for a fast response? Complete an EBR One-Shot policy today. The EBR One-Shot is written online via BOB, and when criteria are met for straight-through processing, the agent can immediately print a Certificate of Insurance with the policy number.

Risks that meet the criteria listed below will go straight through. No paper applications must be submitted. However, signed applications must be kept in the agent's office.

- Less than \$3 million
- Protected classes 1-8
- No coastal exposure
- New construction
- No Builders Risk losses
- No earthquake coverage requested
- No more than one building per location

When special circumstances apply, we can write an EBR One-Shot with either the general contractor or the property owner as the first named insured. Contact your Underwriter for more details.

ENHANCED BUILDERS RISK ONE-SHOT

Need more coverage?

Higher limits are available for additional premium. No deductible applies to these Supplemental Coverages. The following Supplemental Coverages are offered in package form.

	PACKAGE A	PACKAGE B	PACKAGE C	PACKAGE D
Scaffolding	\$5,000	\$25,000	\$50,000	\$100,000
Debris Removal	\$10,000	\$25,000	\$50,000	\$100,000
Backup of Sewers or Drains	\$5,000	\$25,000	\$50,000	\$100,000
Fire Department Service Charge	\$10,000	\$25,000	\$50,000	\$100,000
Valuable Papers	\$10,000	\$25,000	\$50,000	\$100,000
Pollutant Cleanup and Removal	\$15,000	\$15,000	\$15,000	\$15,000
Reward	\$10,000	\$25,000	\$50,000	\$100,000
Property at Temporary Storage	\$25,000	\$75,000	\$150,000	\$250,000
Property in Transit	\$10,000	\$25,000	\$50,000	\$100,000
Premium Charge Added To Base Rate	INCLUDED	\$125	\$250	\$500

Pro Rata Cancellation

We will provide pro rata return on the first year, once the minimum premium (\$350) is met. We will provide a full pro rata return in the second year and beyond for residential construction. There is no minimum premium requirement in order to prorate a commercial risk.

Renewal

EBR One-Shot coverage will automatically end 12 months from the inception date unless the policy is renewed and additional premium paid. To renew policies for a second term, the agent can send a request to endorsements@bmico.com containing the EBR One-Shot policy number(s) the insured would like to renew prior to the expiration date.

CLARIFYING OUR POSITION

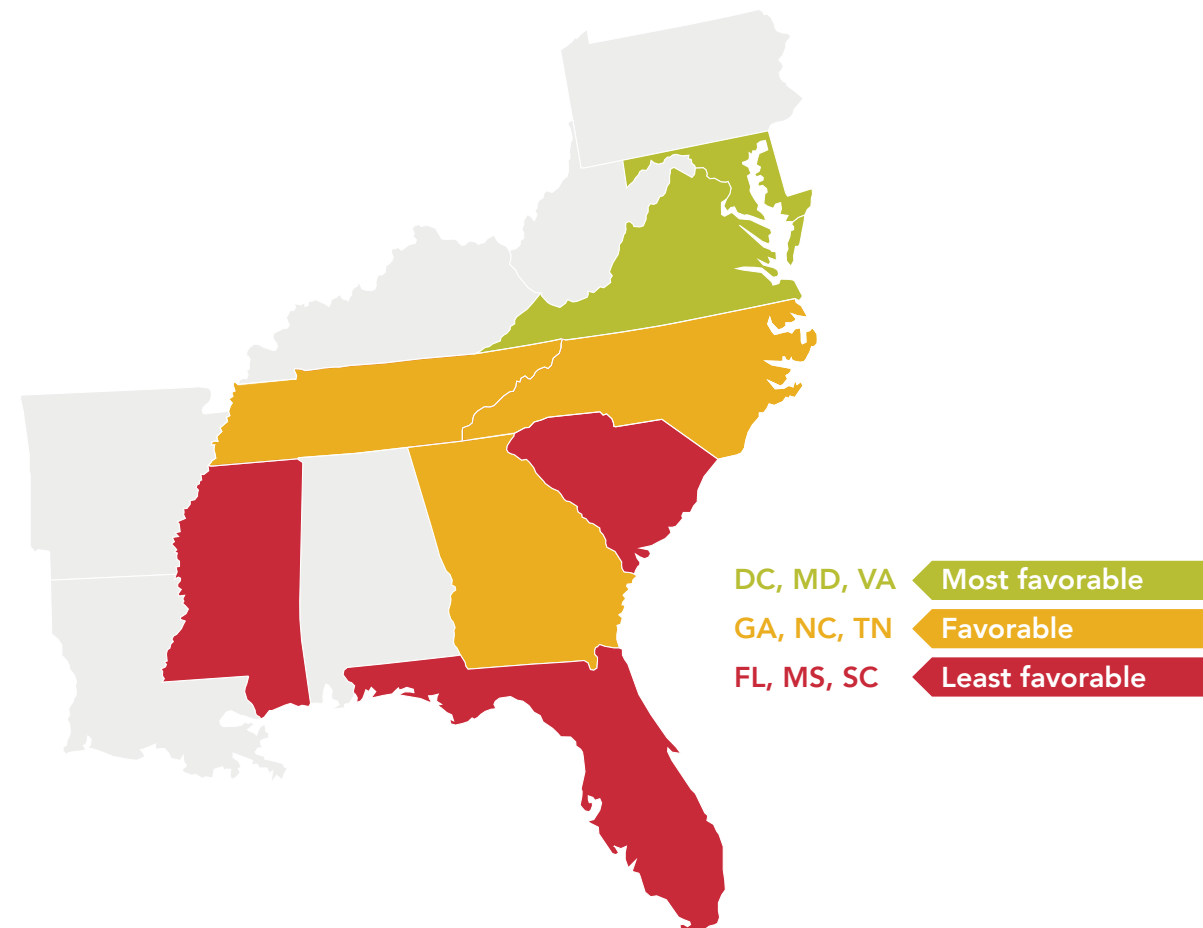
As we work with you to write multi-line accounts, we believe it's important to clarify our position on important topics like Construction Defect and Windstorm Guidelines. The following reference tools were created to help you better understand our position and include criteria we use to evaluate exposures.

CONSTRUCTION DEFECT

CG2294 Removal Consideration Criteria

As experts in construction insurance, we have a strong understanding of construction defect issues. When considering removal of the CG2294, we vary our approach based on location and risk type.

NOTE Our Trade Contractor Program does not include the exclusion for damage to work performed by subcontractors on your behalf (GC2294). The corresponding Commercial Umbrella policy does not include the same exclusion (CU2264).



CONSTRUCTION DEFECT

We will partner with you to review each risk according to the guidelines below.

DC, MD, VA and GA, NC, TN

- Commercial Trade Contractors (TC) whose subcontracted work is <50%
- Commercial General Contractors (GC) using 100% insured subs
 - Prior or current habitational or residential work NOT eligible
- Residential TC whose subcontracted work is <50%
- Residential GC specialized in custom building
 - Coastal counties NOT eligible
 - Tract builders NOT eligible

FL, MS, SC

- Commercial TC whose subcontracted work is <50%
- Commercial GC using 100% insured subs
 - Prior or current habitational or residential work NOT eligible
 - Residential TC whose subcontracted work is <50%
- **NOTE:** Residential GCs are not eligible for consideration

The risk must also meet the following criteria:

- Minimum three years of prior insurance coverage and implemented subcontractor agreements for at least three years
- Provide project list with description of the construction type
 - DC, MD, VA three-year project list
 - GA, NC, TN five-year residential or three-year commercial
 - FL, MS, SC seven-year project list
- No prior construction defect claims (for any type of residential construction)
- Quality control program with daily inspections and punch list sign-off
- Risk transfers maintained
 - Additional insured endorsements CG 2010 07 04 and CG 2037 07 04 or equivalent
 - Limits equal to our insured's GL limits of \$1M/\$2M
 - 30-day notification of coverage, reduction, or cancellation
 - Waiver of Subrogation
 - Retain coverage for at least three years
- General Liability loss ratio not to exceed 50%
- Good financial standing

WINDSTORM GUIDELINES

Managing property exposure in coastal regions is critical. The windstorm maps included apply for both **PROPERTY** and **BUILDERS RISK** policies.

GEORGIA

■ Beach Area Not eligible for property coverage.

Less than 1 mile from the coast in the following counties:

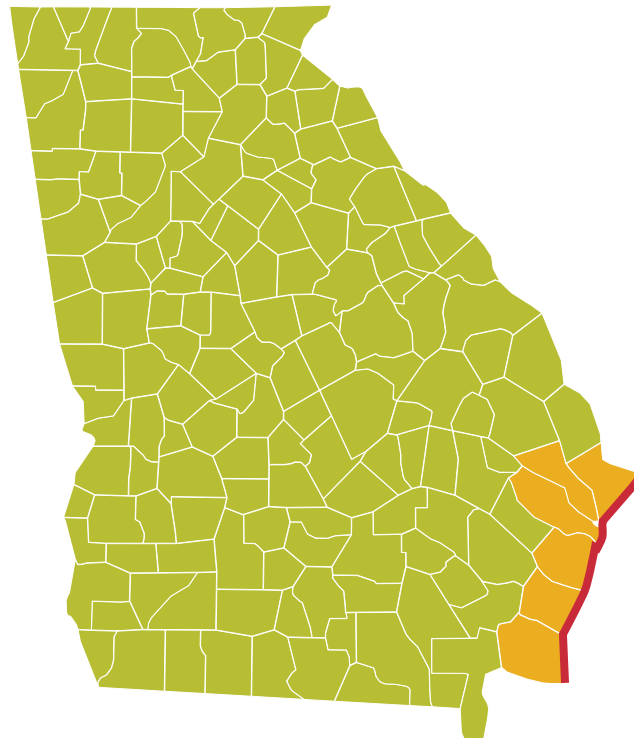
- Bryan
- Camden
- Chatham
- Glynn
- Liberty
- McIntosh

■ Coastal Plain Standard 2% wind deductible.

- Bryan
- Camden
- Chatham
- Glynn
- Liberty
- McIntosh

■ Inland No wind restrictions.

- Remainder of the state



NOTE Coastal restrictions do not apply to risks with business personal property only valued at \$25,000 or less. All submissions subject to UW guidelines and approval.



MARYLAND

■ Beach Area Not eligible for property coverage.

- Assateague Island
- Ocean City

■ Coastal Plain Standard 2% wind deductible.

- East of HWY 113 or 13
(Whichever is nearest the coast)

■ Inland No wind restrictions.

- Remainder of the state

NOTE Coastal restrictions do not apply to risks with business personal property only valued at \$25,000 or less. All submissions subject to UW guidelines and approval.

MISSISSIPPI

Beach Area Not eligible for property coverage.

Less than 1,000 feet from the coast in the following counties:

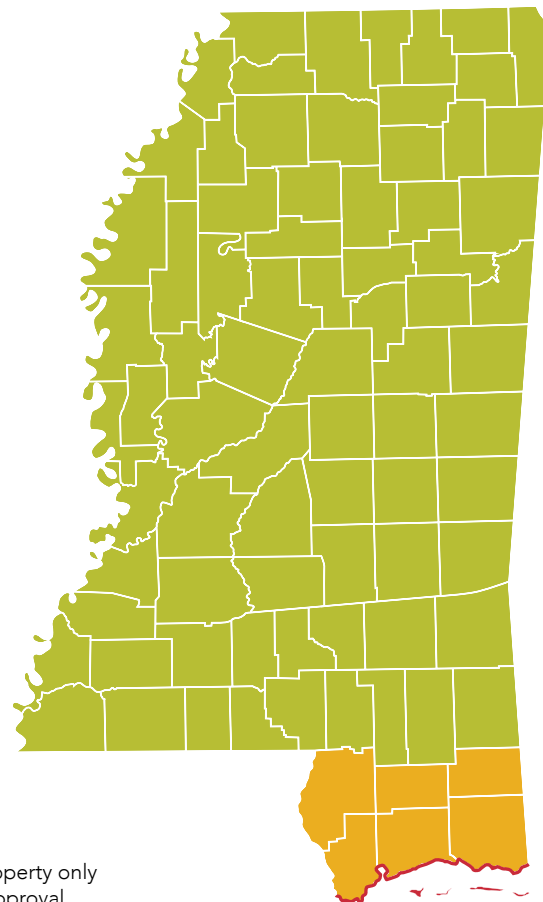
- Hancock
- Harrison
- Jackson

Coastal Plain Not eligible for wind coverage.

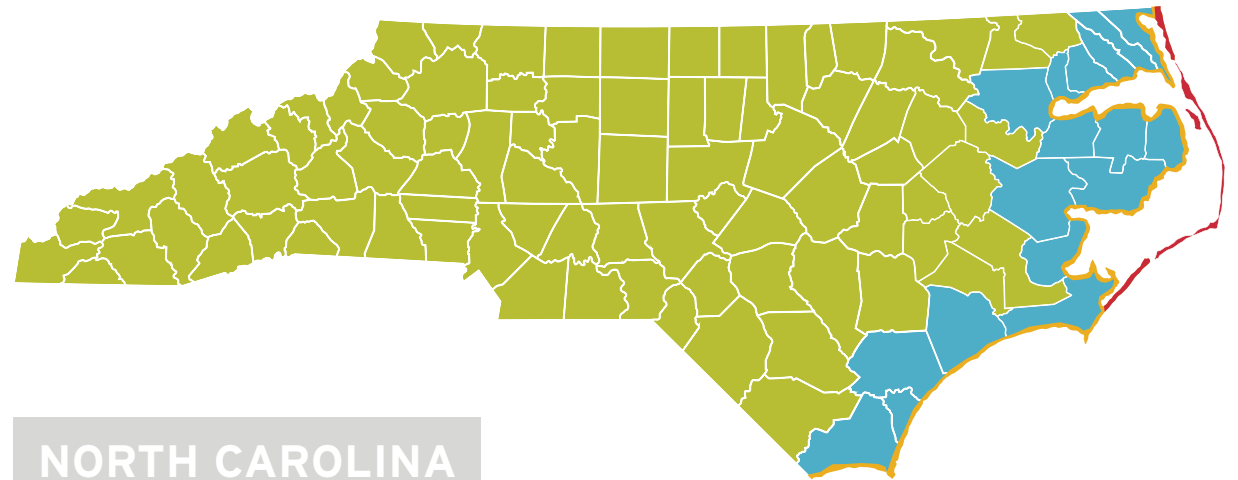
- Hancock
- Harrison
- Jackson
- George
- Pearl River
- Stone

Inland No wind restrictions.

- Remainder of the state



NOTE Coastal restrictions do not apply to risks with business personal property only valued at \$25,000 or less. All submissions subject to UW guidelines and approval.



NORTH CAROLINA

Beach Area Not eligible for property coverage.

- Outer Banks

Coastal Plain Not eligible for wind coverage.

Less than 1 mile from the coast in the following counties:

- Beaufort
- Brunswick
- Camden
- Carteret
- Chowan
- Currituck
- Dare
- Hyde
- New Hanover
- Onslow
- Pamlico
- Pasquotank
- Pender
- Perquimans
- Tyrrell
- Washington

Inland East Standard 2% wind deductible.

Greater than 1 mile from the coast in the following zip codes:

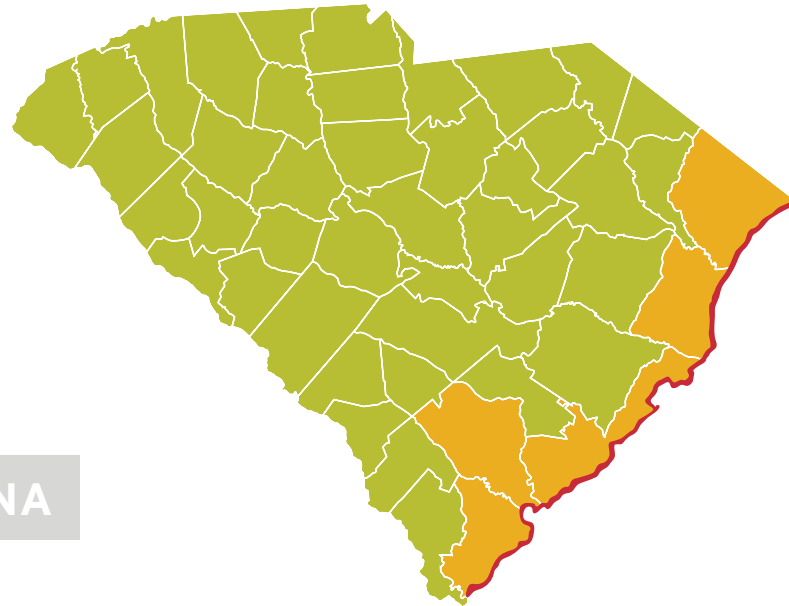
- Beaufort
- Brunswick
- Camden
- Carteret
- Chowan
- Currituck
- Dare
- Hyde
- New Hanover
- Onslow
- Pamlico
- Pasquotank
- Pender
- Perquimans
- Tyrrell
- Washington

Inland West No wind restrictions.

- Remainder of the state

NOTE Coastal restrictions do not apply to risks with business personal property only valued at \$25,000 or less. All submissions subject to UW guidelines and approval.

SOUTH CAROLINA



■ Beach Area Not eligible for wind coverage.

Rule: These are eligible for the wind pool and as a result are not eligible for Wind coverage with Builders Mutual. Visit www.scwind.com/Eligibility-Check.asp to verify eligibility.

- Horry • Georgetown
- East of HWY 17 business or bypass (whichever is further west)
- Charleston
- East of the Intracoastal Waterway from the northern border of the City of Charleston to the Georgetown County border
- Edisto Island, Edingsville Beach, Kiawah Island, Botany Bay, Folly Island, Seabrook Island, Morris Island
- Colleton • Beaufort
- East of the Intracoastal Waterway

■ Coastal Plain Standard 2% wind deductible.

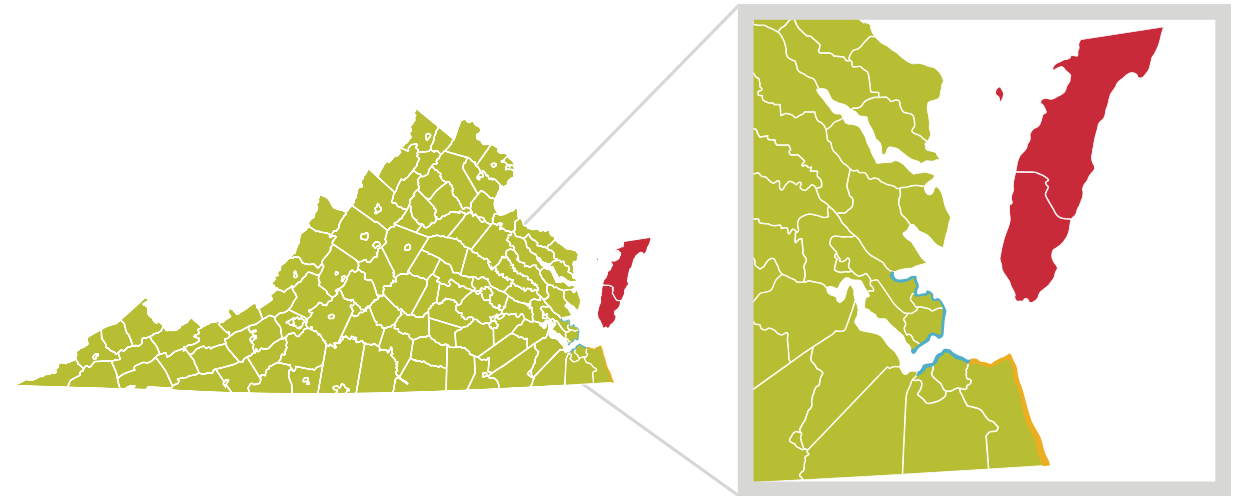
- Horry • Colleton
- Georgetown • Beaufort
- Charleston

■ Inland No wind restrictions.

- Remainder of the state

NOTE Coastal restrictions do not apply to risks with business personal property only valued at \$25,000 or less. All submissions subject to UW guidelines and approval.

VIRGINIA



NOTE Coastal Plain and Inland East zip codes detailed below.

■ Beach Area Not eligible for property coverage.

- Accomack
- Northampton

■ Coastal Plain Not eligible for wind coverage.

Less than 2 miles from the coast in the following zip codes:

- 23451 • 23459
- 23456 • 23461
- 23457

■ Inland East Standard 2% wind deductible.

Greater than 2,000 feet from the coast in the following zip codes:

- 23455 • 23651 • 23669
- 23503 • 23661 • 23692
- 23511 • 23662 • 23696
- 23518 • 23663 • 23703
- 23607 • 23664

■ Inland West No wind restrictions.

- Remainder of the state

NOTE Coastal restrictions do not apply to risks with business personal property only valued at \$25,000 or less. All submissions subject to UW guidelines and approval.

BILLING

PAYMENT PLANS

Builders Mutual offers a variety of flexible payment plans, including:

10-PAY

20% of total (premium + expense constant*) is due at application, and customer is billed the remainder over nine installments.

4-PAY

25% of total (premium + expense constant*) is due at application, and customer is billed the remainder over three installments.

2-PAY

50% of total (premium + expense constant*) is due at application, and customer is billed the remainder in the fifth month, with payment due the sixth month.

ANNUAL

100% due at application. This is required when the estimated annual premium is \$1,000 or less.

*The expense constant applies to Workers' Compensation policies only.



Builders Mutual does not charge installment fees on our 2-Pay, 4-Pay, or 10-Pay payment plans.

MONTHLY SELF-REPORTING FOR WORKERS' COMPENSATION

With our Monthly Self-Reporting pay plan for Workers' Compensation, monthly premiums are based on actual payroll from the previous month. Keeping your policy active during slow times is easy – simply report zero payroll on your monthly report.

Visit buildersmutual.com/MSR for resources and to learn more about our online MSR reporting process.

Here's how it works:

- Customers pay the expense constant when submitting their application.
- Each month, customers log in to buildersmutual.com and enter their payroll. Premium due is automatically calculated, ensuring payment of the exact amount owed.
- If paper is preferred, customers manually calculate their payroll and mail their report. Payments can be accepted via check, through our [Customer Contact Center \(800-809-4859\)](https://buildersmutual.com), or online.

ONLINE TOOLS

Builders Online Business

Builders Online Business makes billing easy. Your policyholders can register to use our online platform by visiting buildersmutual.com/policyholders. After creating a user ID and password, they can:

- Pay bills with our new and improved bill pay options, powered by InvoiceCloud
- Register for Auto-draft
- Enter workers' comp monthly payroll
- View policy documents
- Enroll to Go Paperless

NOTE Policyholders may **ONLY** change payment plans at policy renewal.

POLICYHOLDER SERVICES

CUSTOMER CONTACT CENTER

Builders Mutual's Customer Contact Center is available Monday through Friday, 8 a.m. to 6 p.m. ET. When you call **800-809-4859**, a trained Customer Service Representative will serve as a central point of contact for all your basic agency and customer inquiries, including:

- Audit information
- Billing inquiries
- Commissions
- Dividends
- HBA membership requirements
- Payments
- Policy documents
- Status of policy changes

We now have an **express payment line** for policyholders and agents who want to quickly make payments by phone.

CLAIMS

To Report a Claim



Call **800-809-4862** to be connected with a representative.



Email noticeofloss@bmico.com



Fax **919-227-0204**



Visit the Builders Mutual Claims Center at buildersmutual.com/claims to report a claim online.

State-specific claims forms are also available in the Claims Center.

To Manage Claims

Call Claims Support **800-809-4861**

MedCall

Builders Mutual partners with MedCall to offer 24/7, on-demand, phone and video-based emergency medical services.

Visit buildersmutual.com/claims to learn more.

RISK MANAGEMENT

Customers can depend on Builders Mutual Risk Management experts to:

- Discuss their operations during a job-site safety visit and help them identify possible risks and exposures
- Recommend straightforward, easy-to-implement solutions to minimize losses and promote OSHA compliance
- Demonstrate proper usage of safety equipment
- Partner with customers to develop a safety or education program tailored to their company's needs

Risk Management Consultants are assigned according to the county in which the policy is written and can be located using the "Find a Risk Management Consultant" tool on buildersmutual.com.

Risk Management Online Resources

Take advantage of all Builders Mutual has to offer. Partner with our Risk Management consultants and your customers to improve job-sites safety practices – and their bottom line.

FOCUS FOUR

We have identified our top four claim types in terms of frequency and severity. With the Builders Mutual Focus Four, we make it easy for contractors to focus efforts to prevent unnecessary injuries and fatalities.

To learn more, visit buildersmutual.com/focusfour

RETURN-TO-WORK

A Return-to-Work (RTW) program allows employees to be productive within their abilities during the injury recovery process and is a key component for containing and minimizing the cost of Workers' Compensation claims. We've assembled the tools needed to establish an effective RTW program.

To learn more, visit buildersmutual.com/returntowork



Safety is everyone's responsibility. Too many workers are injured in preventable accidents. To promote a culture of safety on every job-site, we have developed WorkSafe, a compact but critical introduction to best practices.

To learn more, visit buildersmutual.com/worksafe

Builders University

Builders Mutual created Builders University® to help strengthen our customers' safety programs and address risks that impact their profits. We offer a variety of standard courses as well as the knowledge and expertise to create custom classes that meet our customers' needs. Some of our core classes include:

- OSHA 10- and 30-hour Construction Industry Safety Courses
- Fall Protection
- WorkSafe 101: Best Practices for Hiring and Job-Site Safety Training
- Driver Safety
- Preparing for your Workers' Comp and General Liability Audits

Visit buildersmutual.com/BU for details.

THOUGHT LEADERSHIP

Builders Mutual Blog

The Builders Mutual blog is a resource from the industry experts at Builders Mutual. From FAQs to Top 10 lists, we will provide ways to protect contractors' businesses, workers, and equipment. Together, we can prevent job-site accidents before they happen.

For the latest construction trends and industry news, visit blog.buildersmutual.com.

Building Progress Podcast

Building Progress is a podcast from Builders Mutual, where we discuss trends and real-life events impacting construction job-sites today. Our roundtable conversations feature a variety of engaging industry experts, from contractors and vendors to our own risk management consultants. Check out these lively discussions on timely construction topics.

Visit buildersmutual.com/podcast to listen now.

PREMIUM AUDIT

Each year, Workers' Compensation and General Liability account(s) are audited. With a little advanced planning and Builders Mutual by your side, premium audits can be simple. As part of our dedication to providing our policyholders with the best service possible, we want them to be prepared with the proper records and a thorough understanding of the process, making their premium audit as efficient as possible.

We have assembled all the tools our policyholders need to prepare for their audit. Customers can visit buildersmutual.com/audit to access these resources:

AUDIT PREP KIT

A comprehensive tool to help policyholders learn what records to provide, ideas on organizing records, retention guidelines for certain records, insight into common audit questions on remuneration and class codes, and tips on working with subcontractors.

PREMIUM AUDIT LINKS

Links to useful audit resources, including Workers' Compensation monthly self-reporting FAQ's and worksheet instructions, state-specific coverage verification links, and Builders Mutual sample subcontractor agreements.

At Builders Mutual, our industry experts are our most valuable asset. When you have an Audit question, reach out to us for an answer:



Call the Customer Contact Center at **800-809-4859**



Email us at audits@bmico.com



Visit buildersmutual.com/audit and click on **Find an Auditor** for contact information for Builders Mutual auditors in your area.



TIP

Classifications are made based on job duties and exposures, not job title. Remember, only the workers on the job-site can have their time broken out into more than one classification. For more helpful tips, review our Audit Prep kit at buildersmutual.com/auditkit.

AGENT SERVICES

Builders Mutual values our independent agency partners. We are always looking for ways to improve your experience and provide tools to help you manage your accounts and grow your business.

Builders Online Business

Our online platform allows you to quote, sell, and service policies with ease. There are several online tools available to help you better manage your overall account with Builders Mutual.

Access to Builders Online Business is only available to agents actively appointed with Builders Mutual. Visit buildersmutual.com/agents to register for access or to login and get started on these features:

Quote and Manage Policies

Rate, quote, issue, and service your policies. In this section, you can also:

- Upload Workers' Compensation policies with AMS360, Sagitta, Applied, and IVANS Transformation Station.
- Message with your Underwriter on specific quotes.
- Pay new business, installments, and renewals. When submitting payments, remember to use these forms:
 - New Business Premium Allocation form
 - One-Time Payment Authorization form
- Service all of your policies in one place with policy, billing, and claims inquiry.

Most frequently accessed resources are available on the Agent landing page:



Trade Contractor Program

Eligibility and state-specific rates for our General Liability Trade Contractor Program.



Training

Easily access training information for Builders Online Business by line of business and topic.



Appetite Guide

General list of our appetite for business classes in workers' comp, GL (including trade), commercial auto, and property.



Agency Alerts

Most recent rate, form and product updates.



Quick Reference Guide

Electronic version of Agent Quick Reference Guide.



Your Support Team

Your agency's assigned sales and underwriting contacts.

My Agency Snapshot

Review a detailed report of your agency's book of business with prior-month or prior-year figures.

My Producer Listing

View your agency's appointed producers and see resident and non-resident status.

My HBA Expressway (NC only)

Review membership status for NC policyholders.

My Policyholders' Dividends

Review a detailed report showing the dividend distribution for your policyholders.

My Commissions

Register for electronic funds transfer (EFT) of your monthly commission payment, and access current and prior statements. Statements are only accessible by one login ID and require an additional personal identification number (PIN).

My Claims

Submit a claim, view claim history, or review the Claims Snapshot report, which provides your agency with a complete overview of all claims.

Agency Manual

Review this online manual that includes each state's rules, underwriting guidelines, rates, and forms.

Marketing Materials

Review and request customized marketing materials to promote and grow your business.

AGENT OF RECORD CHANGES

Please use these guidelines when submitting a request for an Agent of Record change; please note no exceptions will be made.

New Business

Agent of Record requests on new policies must be accompanied by the following:

- Completed applications (signed by a licensed agent and the policyholder due at binding)
- Completed contractor supplement
- Currently valued loss runs for the past three years
- Agent of Record letter signed by the policyholder (not subject to a rescission period)

Renewals

Agent of Record change requests on existing policies must be accompanied by the following:

- Completed applications (signed by a licensed agent and the policyholder specifying the policy numbers to be transferred)
- Agent of Record letter signed by the policyholder (subject to 10-day rescission period)
- Requests should be submitted no sooner than 90 days prior to the renewal date and no later than the effective date.
- No requests will be accepted midterm. All requests will be effective at the next renewal.

Builders Mutual will allow a maximum of two agent of records on any account.

SPECIAL RECOGNITION PROGRAMS

Champions Club

Champions Club recognizes agencies who maintain a profitable partnership with Builders Mutual and have a minimum of \$1 million in-force premium. This select agent group will have access to special recognition programs, advertising opportunities, and unique service and sales support. Champions Club agents are announced annually, and are recognized for the entire calendar year. Agents must qualify each year to earn and maintain Champions Club status.

Builders Reserve

Builders Reserve recognizes agencies who maintain a profitable partnership with Builders Mutual and have a minimum of \$2.5 million in-force premium. These agencies represent Builders Mutual's "Best of the Best", and merit an additional level of recognition and support by Builders Mutual leadership and staff. Builders Reserve agencies are announced annually, and are recognized for the entire calendar year. Agents must qualify each year to earn and maintain Builders Reserve status

BUILDERS UNIVERSITY AGENT PROGRAM

In 2003, Builders Mutual developed Builders University as an educational tool to provide agents with a solid foundation of insurance knowledge for the construction industry. Classes are offered each year in several locations across our market footprint to build our agents' expertise.

Builders University classes provide detailed information on insurance exposures, exclusions, and coverages. Course materials include practical examples, case law, policy information, and risk management instruction specifically for the construction industry. Every class is free and provides 3.5 hours of continuing education (CE).*

The Certified Builders Insurance Agent (CBIA) Designation was created for agency partners that want to distinguish themselves as experts in the construction insurance industry. Complete the 6 classes within the CBIA program and pass the CBIA exam to earn your designation.

Learn more about upcoming classes and Builders University locations at buildersmutual.com/AgentBU.

NEW FOR 2022

Master your construction insurance knowledge and expertise with the Builders University Insurance Master Class Series.

Learn more at buildersmutual.com/AgentBU.

*Approved for CE in FL, GA, MD, MS, NC, SC, TN, and VA unless otherwise noted. Class length may vary according to state requirements.

CO-OP ADVERTISING PROGRAM

As a valued agency partner, we encourage you to take advantage of our Co-op Advertising Program to market your agency in the local community. From print advertising to promotional giveaways and event sponsorships, Builders Mutual will cover half the cost. Signing up is easy.

1. Visit buildersmutual.com/agents/marketing_materials and review the co-branded Marketing Materials readily available.
2. Contact your Territory Manager or email marketing@bmico.com to request co-op support. Prior approval is required.
3. The agency will pay for the advertisement or sponsorship in full. Builders Mutual will reimburse the agency 50% of the total advertising cost (up to a specific dollar amount per calendar year).

Additional incentives are available for Builders Reserve and Champions Club agencies.

BUILDERS MUTUAL REQUIRES HBA MEMBERSHIP FOR ALL NORTH CAROLINA POLICYHOLDERS

When North Carolina contractors choose to insure with Builders Mutual, we require that they join and maintain a membership in a local North Carolina HBA. This requirement stems back to our roots and strong ties with the NCHBA, demonstrating our long-lasting commitment to the construction industry.

In the early 1980s, builders in North Carolina had difficulty accessing affordable Workers' Compensation insurance. For this reason, the North Carolina Home Builders Association (NCHBA) established a self-insured fund for its members. When it was created, HBA membership was a key requirement for all policyholders. Nearly 15 years later, the fund evolved into an independent mutual insurance company, and Builders Mutual was born.

Over the years, we have expanded into additional states and established partnerships with various industry associations. However, we never lose sight of our roots. Builders Mutual remains exclusively dedicated to the construction industry, and we understand the value of an HBA membership. Builders Mutual is actively involved with the HBA – from participating in legislative initiatives in our nation's Capital, to grassroots community outreach. We were founded by members, and we're here to insure eligible members.

HBA MEMBERSHIP: IT'S NOT A CLUB. IT'S A COMMITMENT TO YOUR INDUSTRY.

From networking and leads, to a voice representing contractors in the industry, to tangible savings and rebates, there is more to member benefits than just Builders Mutual.

Visit buildersmutual.com/partnerships to learn more.

HBA Expressway

Builders Mutual tracks membership through an online system called My HBA Expressway. The Expressway allows local HBAs across the state to log in and audit our NC policyholders. Each NC agency has access to the Expressway as well. When you log in and click on My HBA Expressway, you can:

- View your policyholder's HBA payment status
- Chat with Builders Mutual and the HBA through a unique messaging system

How does it work?

1. The local HBA notifies Builders Mutual when the policyholder's membership status is unpaid, as early as the day following inception. This occurs when the policyholder has not paid renewal dues or fails to join as a new member once the new policy is active.
2. When the policyholder is marked unpaid, the producer assigned to the account receives an email. This email alerts the producer that the policyholder has unpaid dues.
 - After 14 days, if the dues remain unpaid, Builders Mutual will mail a courtesy letter to the policyholder. This letter alerts the policyholders that they have 30 days to comply before their policy is in jeopardy of cancellation. The producer receives a copy of the courtesy letter via email.
 - After 30 days, if the dues remain unpaid, Builders Mutual begins the process to cancel the policy mid-term.

A complete list of North Carolina local HBA chapters and their contact info is available on buildersmutual.com.

It is extremely important that our agents communicate the HBA membership requirement to NC policyholders to create a positive customer experience. When our agents proactively explain the HBA requirement and sell the value of the HBA membership, we mitigate policyholder frustration and ultimately avoid policy cancellation for non-payment of HBA dues.