



# ATRIUM

## AU BUILDER'S RENOVATION

**Renovation projects are at an all-time high and AUGold understands the specific needs of these types of risks.** When commercial or residential buildings go through extensive renovations, they require special coverages to protect the building owner from unexpected losses. The AU Builder's Renovation program offers property coverage with a replacement cost option to cover permanent or temporary structures on the property. Other key features that the program includes are theft of building materials coverage to protect the building materials on the premises, an option to extend policy coverage up to 18 months, ability to entertain extensive renovation projects and policy term options between 3 and 12 months.

The AUGold online quoting platform provides access to coverage solutions for these hard-to-place risks and other products supported by longstanding underwriting expertise and experience. Work with a partner dedicated to this space and leverage the ability to expand your footprint with the AU Builder's Renovation product.

AUGold is here to help you protect your clients throughout the transitional real estate lifecycle, with the AU Collection of products, which also includes Vacant Land, Vacant Property, Course of Construction, and Dwelling Fire.

### Type of Properties Insured:

- Commercial & Residential Properties
- Maximum Building Value of \$2,000,000  
Up to \$3,000,000 TIV

### Footprint:

50 States

### Financial Strength:

"A" AM Best Rating Lloyd's Paper



### Comprehensive Coverage:

Package (Property & Liability) or Mono-line Property

### Easy On-line Quoting Platform:

Quote Up to 6 Locations

### Continuing Innovation:

Platform Is API Ready!

Everything you need to insure your client's Vacant Property is available on AUGold. You can also connect your system to our platform via an API for ease of doing business, eliminating the need for double entry and delivering quotes efficiently.

# AU Builder's Renovation Product Highlights

## 01 Residential & Commercial Highlights

- Coverage A: Existing building limit up to of \$2,000,000
- TIV Up to \$3,000,000
- Theft of Buildings Material with a \$25K Sublimit
- Vandalism and Malicious Mischief Coverage
- Renovation Project Cost – Up to 150% of the Building Value
- Policy Terms: 3, 6, 9 and 12 Months
- Policy Can Be Extended up to 18 Months
- Addition of 2nd Story Allowed
- Includes Remodeling, Repairing of Existing Damage Post Loss,
- Project Starts and Modular Homes

## 02 Residential Highlights

- Policy Forms DP1 and DP3
- Replacement Cost and Theft Coverage Available on DP3 Form
- Residential Premises Liability up to \$1,000,000 limit
- Other Structures and Personal Property Coverage Up to 20% of Coverage A

## 03 Commercial Highlights

- Policy Forms Basic and Special
- Replacement Cost and Theft Coverage available on Special Form
- Commercial General Liability Up to \$1,000,000/\$2,000,000
- Other Structures and Business Personal Property Coverage Up to 20% of Coverage A

**We're ready  
to help with  
your AU Builder's  
Renovation  
business.**

If you need additional resources,  
please visit us at  
[www.login.augold.net](http://www.login.augold.net).

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