



ATRIUM

AU COURSE OF CONSTRUCTION

New construction requires an insurance partner who understands the industry. Building owners look to protect their ground-up construction projects against both physical damage and liability losses. But it's not as simple as just providing protection against fire, theft, and vandalism. You not only need to protect the building but it's also important to look at how soft costs (fees for licenses and permits, realty taxes and other assessments, legal and accounting fees, etc.) are treated in a policy. The AU Course of Construction program includes coverage for soft costs arising from a covered loss and offers comprehensive coverage with unique features to meet your clients' needs.

The AUGold online quoting platform provides access to customized coverage solutions for these hard-to-place risks and other products supported by longstanding underwriting expertise and experience. The AU Course of Construction program includes replacement cost, soft costs coverage, the capability to extend a policy up to 18 months, and additional insureds coverage at no additional cost. These and other niche-specific features help AUGold deliver a superior product to the marketplace.

Work with a partner dedicated to this space and leverage the ability to expand your footprint with our AU Course of Construction 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, Builder's Renovation and Dwelling Fire.

Type of Properties Insured:

- Residential, Commercial and Mixed-Use
- New Construction Projects Up to \$2,000,000
- Projects Up to 3 Stories and 20,000 Square Feet

Footprint:

50 States

Financial Strength:

"A" AM Best Rating Lloyd's Paper



Comprehensive Coverage:

Package (Property & Liability) or Mono-line Property; Soft Costs, Property in Transit & Off-Site Included

Easy On-line Quoting Platform:

Get a Quick Indication or Quote in a Few Minutes

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 Course of Construction Product Highlights

01 Residential & Commercial Highlights

- Coverage A: New construction projects up to \$2,000,000
- Theft of building materials with a \$25,000 sublimit
- Soft Cost, Property in Transit & Off Site with a \$10,000 sublimit for each
- Vandalism and Malicious Mischief coverage
- Policy Term Options: 3, 6, 9 and 12 months
- Additional Insureds coverage available at no additional cost
- Contractor required to Maintain Commercial GL Insurance with a minimum of \$1,000,000 per occurrence

02 Residential Highlights

- Policy Forms HO3 and HO8
- Replacement Cost Available on HO3 Form
- Residential Premises Liability up to \$1,000,000 limit

03 Commercial Highlights

- Policy Forms Basic and Special
- Replacement Cost available on Special Form
- Commercial General Liability Up to \$1,000,000/\$2,000,000

**We're ready
to help with your
AU Course
of Construction
business.**

If you need additional resources,
please visit us at
www.login.augold.net.

Atrium Insurance Management
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as a Surplus Lines Broker
(License # 0N00364) in California.