

CONSTRUCTION & RENOVATIONS INSURANCE

At the onset of a construction or renovation project there may not be much other than time invested, however it doesn't take long for the values of material and time to accumulate.

Our construction & renovations insurance solution is designed to help you protect your client's investment at all stages of a project.

Target Market

- **Commercial** or **residential**
- **New ground up** construction
- **Minor / major renovations** including
 - Interior finishing
 - Exterior & utility updates
 - Structural repairs or changes
- **Projects already started** (30%)

Underwriting Considerations

- Projects **up to \$15 million**
- Structures **up to 100 years old** (provided not heritage designated)
- Ability to issue policy **in name of Builder, Owner or both**

Coverage Features

- Annual minimum premiums **as low as \$400**
- **Broad form**
- Automatic policy extensions provide limited coverage for:
 - Bylaws
 - Sewer back up
 - Pollutant clean up
 - Debris removal
 - Property in transit
 - Scaffolding, forms...
 - And more
- Optional coverages include:
 - Flood
 - Green building
 - Earthquake
 - Business income
 - Soft costs
 - Extra expense
 - Equipment breakdown
 - Deletion of coinsurance clause
- **Premises liability** available

APRIL Canada is an MGA backed by worldwide expertise in providing innovative insurance solutions for your hard to place insurance risks across Canada.

COMMERCIAL . TRANSPORT . RESIDENTIAL . MARINE

To find out more or make an application, please contact:

commercial@april.ca
EN: 1-855-745-1010
FR: 1-855-745-2020
www.april.ca