

YOUR NEW PARTNER

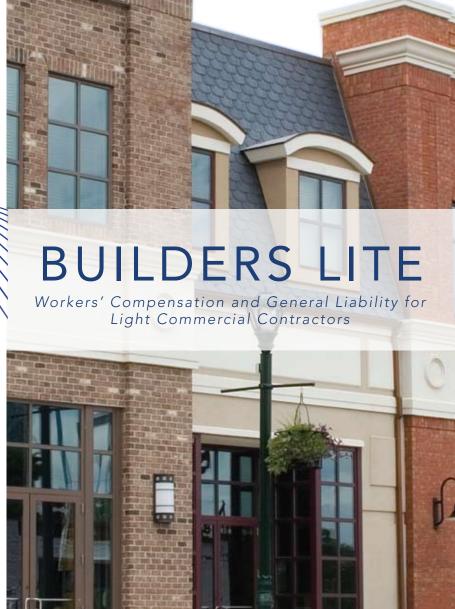
Builders Insurance Group was founded in 1992 for the express purpose of providing insurance products and services for the residential home building community. With more than 15 years of service, the company has become the largest Workers' Compensation underwriter domiciled in Georgia and a leading provider of General Liability throughout the Southeast. The Company has developed partnerships with more than 13,100 policyholders and approximately 350 insurance agency locations throughout Georgia, Florida, South Carolina, Tennessee, and Virginia.

BUILDERS LITE

The same great coverage enjoyed by residential general contractors is now available for light commercial construction.











Builders LITE gives CGCs many benefits:

- Expanded policy form for commercial projects.
- General Liability limits of up to 5M/5M/5M available.
- Competitive rates and coverage from a regional leader in WC & GL insurance.
- Fast, reliable & accurate self-service technology tools, such as online bill pay, to better manage accounts and save money!
- Responsive claims services.
- Quality Loss Control program.
- For residential general contractors who also engage in light commercial construction the convenience and ease of doing business by using a single carrier for all WC and GL needs.
- The confidence of doing business with a reliable, financially secure partner all member companies of Builders Insurance Group are rated A- (Excellent) VIII, by A.M. Best Company.

Builders LITE

A New Product Brought to You by a Proven Leader

Builders Insurance Group, a leading provider of insurance programs for home builders throughout the Southeast expands its Workers' Compensation and General Liability products to light commercial contractors. The same high quality coverage, flexible options, competitive prices and attentive customer service that many residential general contractors already experience is available to commercial general contractors (CGC) through the Builders LITE program.

Now, qualifying CGCs who build light commercial structures such as strip shopping centers, convenience stores, restaurants, banks, drug stores, and mixed-use office and retail developments, have an outstanding new partner to help manage their insurance needs. Builders Insurance Group offers top quality products and service backed by 15 years of expertise in the construction industry.

How to qualify for Builders LITE:

Builders LITE is specially designed for general contractors that derive between 25 and 100 percent of their total receipts from commercial construction projects such as:

- Convenience stores
- Strip shopping centers
- Office, retail or mixed use office and retail
- Restaurants
- Self storage facilities
- Warehouses
- Light manufacturing
- Drug stores
- Pre-engineered (butler type) buildings
- Office and retail condominiums (no habitational)

Renovation work will be considered with the following EXCEPTIONS:

- Projects where more than 50 percent of the load bearing walls are replaced.
- Projects involving the removal of interiors of buildings with more than two floors, an atrium or open floor reconstruction.
- Environmental remediation work and projects which involve above ground or under ground storage tanks.



Contact your local independent insurance agent to learn more about the new Builders LITE program from Builders Insurance Group.

To locate an agent in your area, visit www.bldrs.com or call 1.800.883.9305