

BUILDERS INSURANCE GROUP

WORKERS' COMPENSATION AND GENERAL LIABILITY INSURANCE PROGRAMS INFORMATION AND REFERENCE SHEET

WHY CHOOSE BUILDERS INSURANCE AS YOUR WORKERS' COMPENSATION AND GENERAL LIABILITY INSURANCE CARRIER?

- A superior insurance program for Georgia's homebuilding industry delivered with unbeatable service and competitive rates.
- Offers competitive pricing and rates for all HBA members.
- Locally headquartered and staffed company, with immediate claims service you will not get from other national providers.
- Local medical personnel on staff in Atlanta.
- As an insured, you have the ability to meet with Builders Insurance representatives at any time at HBA meetings and events.
- Builders Insurance certifies independent agents in Georgia – a selective process working with qualified and experienced agents.
- If new companies need insurance coverage, they need to contact Builders Insurance Sales Group to be forwarded to a certified agent in their county or local area. General Liability Insurance coverage requires a minimum of two years of qualified experience in the construction industry for builders.
- Builders Insurance Group offers a Dividend Return Program, an exclusive benefit for HBA members. Builders Insurance Group returned more than \$30 million to insured over the last 20 years; \$2.2 million in 2003.

GENERAL INSURANCE INFORMATION

- To purchase insurance policies from Builders Insurance, you must purchase the policies through a Builders Insurance Group-approved independent insurance agency.
- Builders Insurance Group does not sell directly to HBA members, only through approved independent insurance agencies.
- HBA staff members cannot obtain any information about your Builders Insurance Group policies on behalf of HBA members. This information is strictly confidential to your company, the insured and your insurance provider or agency.

TO AVOID NOTICE OF CANCELLATION OR DENIAL OF INSURANCE, OR TO EXPEDITE THE INITIATION OF YOUR NEW POLICIES

- The company name you list with the HBA must match the exact company name you give to your insurance provider. Even small differences, such as punctuation or slight differences in the company name, can cause delays for the HBA to verify that you are a current member and may even result in the notice of cancellation of your policy due to company name differences.
- It is imperative you renew your membership prior to or by the day of your annual renewal date with the HBA. Builders Insurance Group verifies current HBA members on a quarterly basis for all insured companies.
- If you do not have a current Certificate of Membership, please contact the HBA to obtain one. This certificate includes your company's Membership Pin Number and Renewal Date, and you should provide this certificate to your insurance provider as proof of current membership in the HBA.
- Builders Insurance Group or your insurance provider will contact the HBA to verify your membership status on a regular basis. The important information exchanged between Builders Insurance Group, your insurance provider and the HBA includes: your company name, your renewal date and your membership pin number. Please make sure to have this information handy when speaking with Builders Insurance Group or your insurance provider about your policies through Builders Insurance Group.

PLANS TO IMPROVE THE INSURANCE BENEFIT PROGRAMS FOR HBA MEMBERS

Over the next six months, Builders Insurance Group and the Greater Atlanta Home Builders Association are working together to make the member verification process more efficient and error free. We need your cooperation and assistance to make this process faster and easier than ever.

If you have questions regarding your membership status with the HBA, please contact Pam Hoiting, Member Relations Manager at (770) 939-9900 x 1422 or e-mail: membership@atlantahomebuilders.com.

If you have questions regarding your Builders Insurance Group policies, or if you would like more information about these insurance programs available as an exclusive benefit to members of the HBA, please contact Jerry Neese at (678) 309-4028 or e-mail: jneese@bldrs.com



www.buildersinsurancegroup.com

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