



**WESTERN PACIFIC**  
INSURANCE

## “Pay-As-You-Sell” Residential Wrap Program

Today’s restrictive General Liability Insurance climate requires creativity when working with new residential construction developments. Western Pacific has the unique ability to place “pay-as-you-sell” Wrap policies for Independent Agents and their new construction leads, backed by strong markets and integrated risk management solutions.

### Key Highlights

- Premium for Products & Completed Operations is charged as units are sold
- Pay-as-you-sell option offers cash flow advantages for contractors
- Fully insured 2-10 Warranty Products included in the program
- Multi-family projects are highly desired - most subcontractors have multi-family exclusions!
- Tract Developments and Single Family Custom Homes are also eligible
- Various deductible/SIR options available
- Flexible policy terms - options for the policy to respond to project “phases”
- Integrated Risk Management Vendors - Third Party Administrators and QA/QC companies
- Pollution Wrap policies, Builder’s Risk, and Excess Liability also available

### Why choose a Wrap?

- Assured coverage for all subcontractors
- One defense representation in the event of a loss
- No fault allegations to be determined in the event of a loss
- Common goals shared by all subcontractors - cooperative risk management, safety, and quality work
- Completed Operations extended to statute of repose
- Third Party Administrator services ease troublesome subcontractor contract coordination
- Subcontractor premium recovery - Owner/Contractor doesn’t need to cover the total premium cost



For more information, please contact:

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