

**REDUCE COSTS AND SOLVE PROBLEMS WITH...**



# **TOP DRAWER**

**LIABILITY PROGRAM**

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## **TOP DRAWER BUILDERS BOTTOM LINE TOOLS**

### **ARE YOU A TOP DRAWER BUILDER?**

Top Drawer is a low-cost, turn-key builder liability solution for small to mid-size homebuilders.

- Easy to Implement
- Cost Effective
- Eases SB800/Right to Repair Pain
- Lowers Insurance Costs
- Reduces Litigation Expenses and Time

### **WHAT ARE SOME OF THE TOP DRAWER ADVANTAGES?**

- Save on Service and Repair Expenses
- Sell More Homes for a Higher Price
- More Flexible Mortgage Financing

call **866.491.9722 ext. 15**  
or visit **[www.nwcalliance.com](http://www.nwcalliance.com)**



# TOP DRAWER

LIABILITY PROGRAM

Doug DeForest, President of NWCA

*“Working with all of these strategic partners helps WISE provide lower cost liability insurance solutions and warranty programs for its participating builders. By integrating these programs directly into the construction process we have changed the entire insurance and warranty processes from looking backwards to insure against problems that already existed to a forward looking program that prevents the problems from occurring in the first place and therefore, less costly to insure or warranty against.”*

## TOP DRAWER LIABILITY PROGRAM HIGHLIGHTS

- “A-9” by AM Best
- Available in California, Oregon and Washington
- Other states coming soon!
- No subsidence exclusion
- Limits up to \$2/2/2M Primary Coverage
- Low as \$5K SIR per occurrence
- Non WRAP
- Named insured as entity or project specific
- Builders or projects of 12+ homes per year
- Includes remodeling, repair, commercial and other construction activities
- Project policies include statutory “tail” for completed operations
- Combined total solution costs of \$5 to \$5.50 per \$1000 sales
- No condo, condo conversions or townhomes
- Allows duplex triplex and apartments (single owner buildings)
- Total Cost includes Quality Built, LLC’s Builder Link® for self empowered engineering
- Total Cost includes NWCA membership, COR2 contract/ document management and review
- Solution includes PWC HUD approved warranty with home selling features and agent compensation
- Includes preferred access to project financing, staffed customer service solution and California workers compensation program for builders (also A rated!)
- Trades can access the Top Drawer Tool Chest and gain needed coverage (including roofers and others who do envelope or structural work)
- Trades easily qualify to work for Top Drawer builders with their current insurance!
- Excess Limits of up to \$10M available

The **Top Drawer Liability Program** Features these Fine Partners



Call now for more information  
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