



The **RWC Insurance Advantage (RIA) program**, gives builders access to various lines of commercial insurance including General Liability, Builder's Risk and Contractor's Equipment. Because the RIA program is offered exclusively to our Builder members in Texas, we are able to avoid the high risks associated with other commercial operations. Thus, we keep the cost of claims low and pass the savings on to you.

Why Use Our Insurance?

- Flexibility of limits.
- Effective risk management for Builders when combined with an HOME (or Affiliate) structural warranty.
- Options to meet your specific needs.
- Same insurer for both the warranty and insurance – one that honestly understands the building industry.
- Program is underwritten by an insurer rated "A- (Excellent)" by A.M. Best.
- 24 hour claims reporting.
- Competitive pricing.
- Qualify for up to a 25% DISCOUNT OFF your General Liability quote if you have a Safety Program.
- No monthly reporting.
- No Interest Payment Terms available, if qualified.
- Streamlined underwriting.
- Free quotes online or 866-454-2155.

Advantages of Using BOTH the HOME of Texas Warranty and the RIA Program:

- Coverage can apply for:
 - Claims for damage to your work.
 - Claims for damage to others arising from your work.
 - Claims reported when you are no longer our customer.
 - Claims arising from work performed by subcontractors.
- Standard limits: \$1,000,000 each occurrence & \$2,000,000 aggregate.
- No Deductibles
- Projects eligible for RIA coverage:
 - Single & multi-family new construction up to 3 stories.
 - Residential remodeling (Warranties required on Projects valued at \$25,000 and up).
 - Light commercial construction and remodeling.

www.rwcinsuranceadvantage.com

RWC's Risk Management FAMILY

RWC Insurance Advantage

Commercial Insurance

866-454-2155

sales@rwcinsuranceadvantage.com

HOME of Texas

Warranties Exclusively for TX

800-445-8173, x2188

sales@homeoftexas.com

RWC

New Home Builder Warranties

800-247-1812, x2188

sales@rwcwarranty.com

MHWC

Manufacturer Warranties

800-247-1812, x2188

sales@mhwcconline.com

Key Estates Warranty

Extended Warranties - Resale Homes

866-394-5135

sales@keyestateswarranty.com