



TEXAS BUILDERS AND REMODELERS

What are you, as the builder, responsible for?
Simple, it's in the law.

THE TRCC PERFORMANCE STANDARDS
1 year workmanship, 2 years systems, 10 years structural (the "big one") and
10 years for the warranty of habitability

It means you are responsible that the house or remodel you built must perform to applicable codes and each part of the house must perform as defined in and by the performance standards for up to 10 years, and if something in the house goes wrong as defined by the TRCC and it's team of "inspectors", you must fix any problems to the satisfaction of the TRCC, and if you do not fix any and all problems as defined by the TRCC and enforced by HB1038, you will have big problems. It means that your liability goes back 10 years, by law. For example, if you do 5 million in business a year, your liability is potentially \$50,000,000.00 after ten years.

WHAT IS AT RISK?

POTENTIALLY ALL OF YOUR ASSETS could be used to defend your company or to pay claims on construction defect issues.

WHAT DO I DO NOW?

TRANSFER the risk away

Buy the best Commercial General Liability Insurance policy available.

*"But, I have CGL insurance which covers my business and the jobs that I've done.
So I am already protected, right?"*

Not necessarily.....NOT if your policy has the CG 22 94 exclusion

Have you ever read your policy? Does your CGL policy have a CG 22 94 exclusion?

If so, your work and your subs' work is excluded, not covered. Even though to build a house, you use your own workers or sub-contractors. The house doesn't build itself! If your policy has the **CG 22 94 exclusion (and its right there in the policy form)** that means if the house does not perform up to the performance standards, your business is most likely **not** covered and your insurance carrier will **not** provide you with an attorney or defense or pay to have the problems fixed.

100% of the risk remains with you, your company, your assets, your future.

ARE YOU TIRED OF THE HALF-TRUTHS AND INADEQUATE COVERAGE?

FOR A PROFESSIONAL VIEW ABOUT INSURANCE,
THE TRCC PERFORMANCE STANDARDS AND TRANSFER OF RISK
CALL

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