



CONSTRUCTION

Binney, Chase & Van Horne, Inc. is an established and recognized expert in insurance and risk management for real estate development. Knowledge is the hallmark of any service professional and our licensed and experienced team members maintain the highest level of education in construction risk and insurance. BCV also maintains market relationships within the industry which bring real qualitative and quantifiable value to our clientele. This means we can leverage these relationships with significant strength to obtain the highest level of protection for the best possible pricing. From general liability to contract surety, BCV should be your construction specialist.

AFFORDABLE HOUSING

Binney Chase & Van Horne has been serving non-profit organizations for more than 25 years. BCV has continuously served one segment of the non-profit community longer than any other brokerage, the affordable housing developer. Affordable housing developers are some of the most talented people in the development industry, which makes our relationship with them most treasured. BCV has developed a broad understanding of the non-profit housing developer and their unique needs. From real estate development and asset management to Corporate governance liability, we are dedicated to your needs and seek to exceed your expectations.

AREAS OF PRACTICE INCLUDE:

- ◆ **Development of Rental Housing** - Requires specialized property and liability protection, as well as bonding and Prime Contract review.
- ◆ **Development of For-Sale Housing** - Your risk increases when developing for-sale housing. The expertise required of your insurance professional is vital. We offer this high level of competence.
- ◆ **Common Interest Development** (condo, town home and PUD) - Common interest developments are the riskiest endeavor in today's litigious construction environment. As a developer, you could be slipping your head into a noose every time you embark upon a new development. We can bring you a greater level of confidence and protection against the risk of litigation, which will allow you to do what you do best, build housing.
- ◆ **Commercial and Industrial Development** - Commercial developers face risk from site operations and vicarious liability from contractors. Therefore, you require the same detailed attention to risk management as well as careful contract review.
- ◆ **Contractual Risk Management** (risk transfer) - Working with your legal counsel, we bring insurance and risk transfer expertise to your development. This juncture in the development phase is foundational and can prove to be your best protection against risk. We provide this service without additional charge for our construction insurance clientele.
- ◆ **Project Development** - BCV works as an extension of your staff to provide risk management and insurance protection to keep your project managers working safer and with a more intelligent approach to risk.
- ◆ **Asset Management** - Once your new property is in your portfolio, it must be protected from risk. Your organization also needs protection from your new property's operational risks. We tailor efficient master protection programs specific to each organization's unique needs.
- ◆ **Contractual Risk Management** (risk transfer) - Contract review is an important part of your day to day operational approach to risk. We provide this review and editorial services to our insurance clientele without charge.

Coverage lines and services offered include:

- ◆ General Liability
- ◆ Property Insurance
- ◆ Contract Surety Bonding
- ◆ Workers Compensation
- ◆ Business Automobile
- ◆ Equipment Floaters
- ◆ Excess Liability
- ◆ Builders Risk
- ◆ Owner Controlled Insurance Programs (OCIP)
- ◆ Risk Management Services
- ◆ Contract Risk Review