



CAHB offers a variety of programs designed to provide discounts to our membership including:

General Liability Insurance

CAHB is proud to partner with Crump Insurance Services, First Mercury and IronShore to offer our members a new general liability insurance program that provides competitive pricing and enhanced coverage from A rated carriers. Through a unique partnership we have been able to package a program that will provide the general contracting and sub contracting trades a truly improved insurance product. Specific information on the products offered through this program is available through your local independent agent, broker or the program administrators – who are members of the association.

The General Contracting coverage includes: Carrier Rating: A-VIII

- No tract or multi family limitations
- Silent on punitive damages
- Silent on subsidence
- No prior work exclusion
- Defense outside the limits
- Broad duty to defend
- \$1M / \$2M / \$2M Limits
- \$2,500 minimum premium

General Liability for Builders and Trades - Association member discount and broad policy language apply. Through a unique partnership between the Colorado Association of Home Builders and Crump Insurance we have been able to package an insurance program that provides competitive pricing and enhanced coverages.

Excess limits are available!!

Please keep us in mind for project specific (wrap or non-wrap) needs as well. Sub Contracting coverages includes: Carrier Rating: A-VIII & A-XI

- No tract or multi family limitations
- Silent on subsidence
- No prior work exclusion
- Defense outside the limits
- 24-hr quote turnaround
- \$1M / \$2M / \$2M Limits
- \$2,000 minimum premium
- \$1,000 deductibles

For more information on the program please visit CAHB's website – www.hbacolorado.com or call the CAHB office at 303-691-2242.

Workers Compensation

The Colorado Association of Home Builders' group workers comp program, sponsored by Pinnacol Assurance offers:

- A 4% up-front premium discount for eligible participants after the first year of the program
- An additional 5% premium discount for obtaining your cost containment certification
- A dividend payment based on group and individual company performance after the first year of the program

The CAHB/Pinnacol plan also offers a loss prevention service, two dividend opportunities and coverage throughout the state. Other Plan Benefits:

- On-site visits from Pinnacol personnel
- Industry-specific safety program, training and materials
- Educational seminars – available online and in locations across the state
- Improved risk management and loss control
- Assistance with cost containment certification to earn additional discounts
- Up-to-date injury trend information
- Fraud prevention and detection services
- Industry-leading, web-based technology for online claims reporting and management
- Legal services

For more information on this program, please call Jon Lindstrom at Willis, 303.765.3635 or Jon.Lindstrom@willis.com.

Home Warranty Program

ProHome was established in 1983 by builders, for builders and is the original 3rd party solution to new home warranty management. ProHome serves more than 5,000 builders in over 100 markets nationwide.

CAHB is proud to partner with ProHome to offer our members a 5% discount on ProHome's products. Additional discounts may apply depending on the builders GL coverage.

ProHome offers the following services:

Year 1

- Comprehensive liability protection with proven systems and documentation
- Nationally accepted warranty books
- Pre-Closing New Home Orientation Walkthroughs
- Schedule and perform 30 day and 11 month warranty term walkthroughs
- 24 hour emergency service
- Schedule all subcontractors for the workdays

Years 2 – 8

- Field and document all homeowner phone calls
- Documentation of all items not in compliance with national construction guidelines
- Post warranty inspections and work scheduling

For additional information on ProHome Colorado, please contact Bill Armstrong at 303.679.9090 or BArmstrong@ProHomeCO.com

Auto/Home Insurance Program

Auto-Owners Insurance offers a discount on personal auto and home policies to all HBA member companies and their employees.

For more information on the program or for a quote please contact Terry Griffin at Willis Insurance, 303-765-1568 or terry.griffin@willis.com.

Fleet Auto Program

CAHB is proud to partner with Travelers and Willis to offer discounts on fleet auto insurance to all of our members.

For more information on the program or for a quote, please contact Jon Lindstrom 303.765.3635 or Jon.Lindstrom@willis.com.

Telecommunications Services

LB Telecom continues to help CAHB members secure the best products and pricing for local phone service, long distance and internet access.

At no cost to your business, LB Telecom will consult with you and recommend products and pricing options that will save you significantly on your telecomm services. CAHB used LB Telecom and is now saving over \$200 per month on phone and internet.

For additional information please contact Lex Brown at 720-214-0961 or Toll Free: 866-200-2236.