



# Builders Risk Coverage Gaps Ahead of Peak Storm Season

*Course of construction policies exclude flood & earthquake by default & coverage ends at occupancy. What project owners should confirm before peak storm months.*

CHICAGO, IL, UNITED STATES, September 1, 2026 /EINPresswire.com/ -- Construction projects head into peak storm months with two common gaps in project insurance

Course of construction policies cover fire, wind, theft and vandalism as standard. Flood and earthquake are usually not included, and coverage can end the day someone moves in. Both facts matter more between August and October than at any other point in the building calendar.

BuildersRisk.net, an online brokerage with more than 26 years of experience and access to more than 15 A-rated carriers in all 50 states, reports that project owners tend to confirm the wrong details when they review coverage. They check the policy limit. They rarely check the exclusions, the expiration trigger, or whether property in transit is covered at all.

The Atlantic hurricane season runs from June 1 through November 30, with activity concentrated from mid-August into October. Projects in coastal markets carry that exposure in the same weeks that many builders are pushing to close out work before winter.

What a course of construction policy costs

Pricing runs on published rates per \$100 of project value rather than on guesswork. New residential construction prices at about 30 cents per \$100, which puts a \$500,000 build near \$1,500 for the year. Renovation and rehab work prices at about 65 cents per \$100, so a \$300,000 remodel runs closer to \$1,950. A basic policy starts at a minimum premium of roughly \$700 for twelve months on projects valued up to \$200,000.

Location moves the number. The company reports that projects in coastal areas and regions prone to natural disasters can price 10 to 20 percent higher, and wood frame construction can add 10 to 15 percent over more fire-resistant materials.

Flood and earthquake sit outside the base policy

This is the gap that surfaces after a storm rather than before one. A standard [commercial builders risk insurance](#) policy responds to wind and fire. Rising water is a separate question, and [flood damage insurance coverage](#) is added by choice, not by default. Adding optional protection of that kind typically raises the premium by 5 to 10 percent, which is a smaller number than most owners expect once they compare it against an uncovered loss on an open structure.

Owners in exposed markets should also ask how the windstorm deductible is calculated on their specific policy, since deductible structure can differ from the flat amount owners assume they have.

Three mechanics that decide whether a claim is covered

Policies are written in three, six, nine, or twelve month terms, and three details inside those terms carry outsized weight.

Premium is fully earned at inception, so a project that finishes early receives no refund. Buying a term that matches the real schedule beats buying an extra six months as insurance against optimism.

Coverage ends at expiration, occupancy, or owner acceptance, whichever comes first. A tenant moving in early can end the policy weeks before the date printed on it, which leaves an uninsured window if the permanent policy has not started.

Extensions are routine when requested before expiration and become a problem after. A policy that lapses mid-project leaves the structure bare until new coverage is bound, and re-quoting a half-finished building during storm season is the worst possible time to shop.

About BuildersRisk.net

BuildersRisk.net places builders risk and course of construction coverage for contractors, property owners, developers, house flippers, architects and school districts in all 50 states. The agency works with more than 15 A-rated carriers, issues confirmed quotes from A+ carriers within an hour of a completed request, and provides same day coverage in most instances. Policies are available in three, six, nine and twelve month terms for commercial, residential and remodeling projects.

Media contact: BuildersRisk.net, 750 North Franklin Street, Suite 208, Chicago, IL 60654. Phone (877) 960-0221. Online quotes are available [at buildersrisk.net](#).

John Brown  
Farmerbrown  
+1 877-960-0221  
[email us here](#)

---

This press release can be viewed online at: <https://www.einpresswire.com/article/937875111>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2026 Newsmatics Inc. All Right Reserved.