



GREEN GAP ANALYSIS

FOR BUILDERS, DEVELOPERS,
PROPERTY MANAGERS & OWNERS,
AND LENDERS

The Argo Insurance Group is a leading San Francisco Bay Area insurance broker that provides commercial and personal insurance, as well as employee benefits. With over 30 years in business, Argo provides clients in real estate and construction with innovative insurance and risk management solutions.

Argo is dedicated to providing industry-leading insurance solutions and services for green builders and lenders. From pre-construction consultation to building completion, Argo brings the expertise and experience required to structure a comprehensive insurance program that protects green certified commercial and residential buildings. As members of the US Green Building Council (USGBC), Argo understands the performance advantages that Leadership in Energy and Environmental Design (LEED) certified construction provides to building owners and operators.

Contact:

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Visit us at www.argoinsurance.com

GENERAL PROGRAM CHARACTERISTICS

Policy Term: _____

Carrier(s) & A.M. Best Ratings: _____

LEED Certification Level: _____

Original Architect: _____

Original General Contractor: _____

Number of Locations: _____

Total Limit of Insurance for Real Property: _____

Total Limit of Insurance for Business Personal
Property: _____

Total Limit of Insurance for Time Element

Coverage: _____

Boiler & Machinery Limit included: _____

Replacement Cost Valuation per Square Foot: _____

Property Rate per \$100 of Replacement Cost: _____

Special Form: Yes Other: _____

Difference in Conditions Coverage: _____

Earthquake Sprinkler Leakage: _____

Earthquake Only: _____

Flood Only: _____

Coverage on Blanket Basis: _____

Agreed Value Endorsement: _____

Building Ordinance Coverage Included
(specify limits for A, B,C): _____

Building Ordinance Coverage Endorsed to Apply to Time
Element: _____

Building Ordinance Modified for "Green Coverage
Enhancements": _____

Time Element / Extended Period of Indemnity
(number of days): _____

Property enhancements to include foundations: _____

**COMMERCIAL PROPERTY PROGRAM
ENDORSEMENTS CHECKLIST**

- CP 00 10 – Building and Personal Property Coverage Form
- CP 00 90 – Commercial Property Conditions
- CP 03 20 – Multiple Deductible Form
- CP 03 21 – Windstorm or Hail Percentage Deductible
- CP 04 01 – Brands and Labels
- CP 04 05 – Ordinance or Law Coverage Including:
ARGO GREEN COVERAGE ENHANCEMENTS:
Debris Removal – Explicit language requiring recycling of material following a loss.
LEED Certification Requirement Change pays for increased cost to comply with “latest” LEED requirements
LEED Supervision – pays for cost of LEED accredited professional during reconstruction process. If so, sublimit: _____
Green Property Coverage Enhancements Explicit coverage for vegetative roofs, etc. commissioning coverage: If so, sublimit: _____
- CP 04 07 – Pollutant Clean Up and Removal Additional Aggregate Limit of Insurance
- CP 04 10 – Electrical Apparatus
- CP 04 15 – Debris Removal Additional Limit of Insurance
- CP 04 17 – Utility Services-Direct Damage
- CP 04 25 – Newly Acquired or Constructed Property-Increased Limit
- CP 04 30 – Electronic Commerce (E-Commerce)
- CP 04 31 – Changes-Fungus, Wet Rot, Dry Rot and Bacteria
- CP 04 32 – Business Personal Property Limited International Coverage
- CP 04 33 – Property in Process of Manufacture by Others Limited International Coverage
- CP 04 38 – Functional Building Valuation
- CP 04 39 – Functional Personal Property Valuation (Other Than Stock)
- CP 04 40 – Spoilage Coverage
- CP 04 50 – Vacancy Permit
- CP 04 60 – Vacancy Changes

- ...CP 10 10 – Causes of Loss-Basic Form
- CP 10 20 – Causes of Loss-Broad Form
- CP 10 30 – Causes of Loss-Special Form
- CP 10 33 – Theft Exclusion
- CP 10 35 – Watercraft Exclusion
- CP 10 37 – Radioactive Contamination
- CP 10 39 – Sprinkler Leakage-Earthquake Extension
- CP 10 40 – Causes of Loss-Earthquake Form
- CP 10 41 – Earthquake Inception Extension
- CP 10 45 – Earthquake and Volcanic Eruption (Sub-Limit Form)
- CP 10 51 – Grain Properties-Explosion Limitation
- CP 10 54 – Windstorm or Hail Exclusion
- CP 10 55 – Vandalism Exclusion
- CP 10 56 – Sprinkler Leakage Exclusion
- CP 10 60 – Molten Material
- CP 10 65 – Flood Coverage
- CP 10 70 – Pier and Wharf Additional Covered Causes of Loss
- CP 12 11 – Burglary and Robbery Protective Systems
- CP 12 18 – Loss Payable Provisions
- CP 12 30 – Peak Season Limit of Insurance
- CP 12 60 – Loss Adjustment Endorsement
- CP 13 10 – Value Reporting Form
- CP 13 20 – Additional Locations-Special Coinsurance Provisions
- CP 13 30 – Agricultural Products Storage
- CP 14 10 – Additional Covered Property
- CP 14 15 – Additional Building Property
- CP 14 20 – Additional Property Not Covered
- CP 14 30 – Outdoor Trees, Shrubs and Plants
- CP 14 40 – Outside Signs
- CP 14 50 – Radio or Television Antennas
- CP 14 60 – Leased Property
- CP 19 10 – Your Business Personal Property-Separation of Coverage
- CP 19 13 – Reported-Acquired-Incidental Locations Schedule
- CP 99 02 – Manufacturers’ Consequential Loss Assumption
- CP 99 05 – Distilled Spirits and Wines Market Value
- CP 99 10 – Alcoholic Beverages Tax Exclusion
- CP 99 20 – Contributing Insurance
- CP 99 30 – Manufacturers’ Selling Price
- CP 99 31 – Market Value-Stock
- CP 99 42 – Storage or Repairs Limited Liability
- CP 99 92 – Household Personal Property Coverage
- CP 99 93 – Tentative Rates