The coverage you need. The partner you trust.



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For more than 40 years, the Program has been Alberta's home warranty leader.

From our focus on the homebuilding industry comes an unmatched depth of knowledge. Better than any other warranty and insurance provider, we understand your business and the coverages you need to keep it going strong.

Evolving from these understandings and guided by our constant pursuit of innovation is our new suite of Homebuilder Insurance products, providing the full spectrum of coverages for our Builder Members' businesses.

As a valued Builder Member of the Program, you can now get all the homebuilding warranty and business insurance coverages you need from a single provider – one you can trust to always be looking out for you, your business, your customers and our industry.



This document is provided for information purposes only and is not intended as legal, technical or professional advice.



Builders Risk Insurance

As a homebuilder in Alberta, you know to expect the unexpected. Protect your business from unforeseen project repair costs, material replacement costs and delayed income arising from fire, flood, theft, vandalism and Alberta's temperamental elements.



Business Liability Insurance

Even amid the most earnest commitments to safety, accidents will happen in the homebuilding industry. Safeguard your business from claims and legal costs arising from personal injury or property damage related to your employees' or contractors' homebuilding activities.



Wrap-up Liability Insurance

Working as part of a large project team is rewarding, but it also brings risks. Wrap-up insurance simplifies the process of managing your contractors and alleviates concerns about individual contractor coverage by providing liability insurance that covers every member of your team.



Commercial Auto Insurance

Your business will benefit from Commercial Auto Insurance if your company owns or leases a fleet of vehicles or a single multi-purpose truck. Let us provide you with the right level of coverage.



Commercial Property Insurance

Just as you need to protect the homes you build and sell, you need to protect the property that's crucial to operating a successful business. Commercial Property Insurance protects physical assets such as show homes and show home furnishings, sales centres, office space and equipment, warehouse facilities and contents, and homebuilding tools and equipment.



Equipment Breakdown Insurance

Just as the name implies, Equipment Breakdown Insurance covers the financial costs that come when your equipment stops working, including loss of income.



Directors & Officers/Private Company Management Liability Insurance

Operating a successful homebuilding business sometimes requires company leaders to make difficult decisions or take actions whose outcomes are impossible to foresee. Protect your business and its key decision-makers from the financial repercussions that can come with legal claims, regardless of merit.



Risk Management Services

While appropriate insurance and warranty coverage is a vital dimension of risk management for any homebuilding company, it is generally considered the last line of defence. Proactively assessing your company's risks (as well as their likelihood and potential consequences) and developing strategies to eliminate or effectively mitigate those risks is the smart way to build a sustainable business. Ask us how we can help you and your staff identify and manage risks to protect your business.

Talk to a Program broker today for more information about all of our additional products and services.