

## Builders Risk | Soft Cost Worksheet

Soft Costs	Coverage Limit
Accounting fees	
Additional commission expenses	
Additional cost of construction labor and materials	
Additional cost of advertising and promotion	
Additional design costs	
Additional expenses to expedite repairs, reopening	
Additional interest on loans to finance construction or repair	
Additional leasing expenses resulting from opening delay	
Additional realty taxes and other assessments	
Architects, engineers and consultants fees	
Bond interest	
Closing costs	
Construction loan fees for rearranging financing	
Contingencies	
Debt service interest and principal	
Delayed opening loss of income	
Expenses incurred to accumulate data and to prepare a proof of loss	
Expenses incurred for the sole purpose of reducing or avoiding an increase in the cost of repairs and re-opening	
Expediting expenses	
Fees for licenses and permits	
Founders fees refunds	
General overhead of developer	
Increased mortgage financing expense	
Insurance premiums	
Interdependencies	
Lag time, loss of lease or contract	
Legal and professional fees	
Letters of credit	
Loan commitment fees	
Loss of license or permit	
Loss of rental income including escape clauses in leases	
Loss of tax credit under IRS section	
Loss resulting from denial of access to the project because of damage to other property in the same vicinity	
Normal operating expenses that continue even when the project is not operating	
<b>Total</b>	



This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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