



## Our Endorsed Programs paying you back in 2010!



**NYSBA** offers exclusive access to a wide range of sponsored programs that help builders, remodelers and associate members meet their business needs: **Commercial General Liability**, **Builders Risk Insurance**, **Workers' Compensation**, **new home warranties**, **remodeler warranties**, **Health Insurance**, **supplier rebates**, **Payroll services** and **cell phone discounts**. NYSBA is committed to continually searching for new programs and seeing they meet the needs of our members.

### **Commercial General Liability**

Our members have access to general liability coverage through the New York State Builders Association. Some of our members have uncovered hidden residential exclusions that have come to light due to claims. NYSBA wants its members to have quality coverage at a reasonable price. Highlights of our broader coverage for NYSBA members include: no residential exclusions; no "Third Party Action Over" exclusion – stronger labor law 240 coverage along with subcontractor requirements; blanket additional insured endorsement including completed operations; primary & non-contributory wording for additional insureds as required by written contract; blanket Waiver of Subrogation; per Project Aggregate; ability to receive certificates of insurance in a swift and timely manner; general liability per project with aggregate of \$5,000,000 and umbrella limits up to \$25,000,000. Additional discounts with optional Home Warranty (see below).

### **Home Warranty Program – Program for Remodelers too!!!**

**If you build new homes or remodel** and are a NYSBA member, you are eligible to participate in this discounted insurance-backed Home Warranty Program through **2-10 Home Buyer Warranty**. Just out within our warranty program is coverage for our remodelers! Packages are available with coverage up to 10 years.

### **Workers' Comp Safety Group**

Have you considered the New York State Builders Association Safety Group #564 managed by **Risk Management Planning Group, Inc (RMPG)**? No joint and several liability and the savings are incredible! 15% up front discounts and the possibility of a dividend. Dividends over the last 8 years have been 25% and higher! The up front discounts and dividends typically cover more than the cost of your annual dues.

### **Builders Risk Insurance- No matter how many homes you build or remodel, we have a solution for you!**

This product, underwritten by Great American and managed by **Warwick Resource Group**, covers fire, theft of materials, vandalism and profit and property in transit. This coverage is **competitively priced with coverage being able to be written on a home-by-home basis, by monthly report or on a blanket basis** (annual auditable form).

It's very important that no matter how many new home starts you have that you are insuring your **equipment**, office supplies and other business inventory. The NYSBA Endorsed Great American Builders Risk Insurance can cover all that as well. Make sure your inventory is protected! Have your broker call Rich Savino at 845-986-2211 for more information! **Or visit us at [www.warwickresource.com](http://www.warwickresource.com) to complete an application today.**

### **Verizon Discounts for Construction members:**

Members in the construction field receive up to 22% off your Verizon Wireless monthly access fees; Unlimited VZEmail for PDA/Smartphone & BlackBerry® for only \$20/month; 35% off accessories; 20% off discount on qualifying add-on data features; equipment savings; employee discounts and *MORE!!!*

### **Member Rebate Program**

This is a new program for all mid-size and smaller Builders and Remodelers. You can now receive the same rebates as the large Builders and Remodelers! This is a ***SIMPLE*** program! You do not have to save receipts! All members ***signing up for the Member Rebate Program TODAY!*** **The average member savings in 2008 was 701.00!!!** **What are your annual dues?**

### **Payroll**

Having been in business since 1994, **USA Payroll** prides themselves on their ***exceptional customer service*** and their unique ability to ***customize their service to the specific needs of our members***. USA Payroll now has a NYSBA Endorsed Program giving NYSBA members a ***15% discount*** on all services USA Payroll has to offer. From Certified Payroll to Workers Compensation premium calculation report -- they're offering all the tools to help you effectively and efficiently run your business!

### **Health Insurance**

NYSBA offers its members a variety of health plan coverage, including ***HMO and PPO***. NYSBA's insurance plans, managed by **Economic Planning Group**, offer you your choice of coverage along with unique tax saving and added health related financial management services. Economic Planning Group gives our members one-on-one attention as their team strategically designs plans to meet your needs.

### **Member Advantage**

- **GM Offer:** \$500.00 exclusive offer on most GM passenger cars, light-duty trucks, vans, SUVs. Includes Buick, Cadillac, Chevy and GMC.
- **OMAHA STEAKS:** Save 10% or more.
- **FedEx:** Save up to 29% on standard rates on DHL's full suite of shipping services.
- **Solveras Payment Systems:** Web/mobile tools, credit card and eCheck processing, check services and more. Free "Savings Analysis" offered to NAHB members by calling 1-800-613-0148. Our average member saves \$1,858.
- **Hertz:** Up to 20% off on rental cars and FREE Gold Club membership. Use CDP# 51046.
- **Bank of America:** NAHB offers financial services through the NAHB Rewards American Express Card and the NAHB Platinum Plus Visa Credit Card with WorldPoints Rewards.
- **Williams Scotsman:** Ask about one the month free rental (up to \$500) available to NAHB Members!
- **Biz Forms and Checks:** Get 30% OFF some of the most important tools you'll ever use.
- **Pitney Bowes:** Get a FREE trial of the mailstation digital postage meter and \$50 in FREE postage coupons.
- **Paychex:** Save 15% off payroll processing services. Call 1-800-729-2439 and mention code 5685.
- **HP:** Discounts: 9% notebooks, 5% printers/scanners, 7% handhelds, 12% workstations (faster processing power – ideal for graphics, blueprints), 16% servers, 12% storage, 6% third party options (over 10,000 items) and free ground shipping. To place your order call 1-888-202-4488 and mention pass code "**NAHB**".
- **Office Depot:** 10% off all online promotions. This discount is in addition to any online specials.
- **Wyndham Hotel Group & Endless Vacation Rentals:** 20% off the best available rate at over 6,500 hotels, resorts and over 60,000 rental properties worldwide. Mention ID 20090 at time of reservation. Call 1-877-670-7088
- **FTD:** 15% discount at [www.ftd.com/nahb](http://www.ftd.com/nahb) or call 1-800-SENDFTD and use code 17421.

### **BuilderBooks.com**

Builderbooks.com is your best resource for building industry publications. By ordering your books through the link on our website ([www.nysba.com](http://www.nysba.com)), you get the information you need and support NYSBA at the same time! Order your books today!

**For more information on the programs listed above please contact:**

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