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A Tradition of Innovative Quality Construction

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## Insuring the Green Home

I asked Jim DalCanton, my insurance agent, about "Green" re: home insurance.

The insurance industry is responding to the needs of Green homeowners and to those who wish to go Green after a loss. Companies that introduced green products for business insurance several years ago are now offering tailored coverages for the homeowner as well.

The Green coverages are being offered as an endorsement to the homeowner's policy. The charge is approximately \$115 annually. Some of the additional coverages available under this

## Saving Energy for an Independent America

If there is one idea shared by all American's it is to lower, and ultimately eliminate, our Nation's dependence on foreign oil. It seems clear that there is no single solution that will provide an all encompassing solution to our energy situation. Along with cultivating new sources of energy and continuing to utilize our existing oil, gas and coal reserves, energy conservation plays an important part toward achieving energy independence.

Today's professional home builders are aware of the difference they can make in our Country's energy future. Green Building has arrived and it's here to stay.

There's little doubt that today's new homes are much more energy efficient than those of even a decade ago, and certainly compared to homes built before the "energy crisis" of the mid-1970s. Incredible improvements in the performance of windows and doors, major appliances, and heating and cooling systems have significantly lowered the energy consumption of new homes, helping lower utility bills and raise the quality of housing overall.

Builders do not work in isolation. Government agencies and their building codes have contributed to pushing energy efficient homebuilding into the mainstream. Builders must comply with basic levels of home energy consumption prescribed by governmental code, from minimum window performance standards to adequate levels of wall and attic insulation and proper fresh-air ventilation. Codes also set guidelines for reducing moisture and air infiltration into the structure, which not only saves energy but also reduces incidences of mold growth and other moisture-related problems.

In addition to more stringent and specific codes regarding energy-efficient homebuilding, there are an increasing variety of independent, public-private, and federally funded programs that promote the concept and even certify products and entire homes that meet energy-use standards. The most recognized among these entities is Energy Star, a government-sponsored program that certifies the energy use and cost savings of several thousand products from nearly 1,300 manufacturers, as well as builders and the homes they build.

In response to both codes and independent energy standards, manufacturers of various building products have not only met the code and other independent standards, but also developed materials and methods that allow builders to exceed the minimum and achieve a higher

endorsement are:

-In the event of a total loss, the additional cost to pay to rebuild to meet the certified requirements of the LEED. In addition, the coverage would pay the additional amount to hire a LEED-accredited professional to help with the home's design and construction, including an additional amount to cover certification costs.

-The cost to replace damaged or destroyed electronic appliances with equivalent ENERGY STAR qualified equipment. In addition, the policy will pay to upgrade the building materials, interior lighting, roofing, plumbing, and heating and cooling systems to energy efficient materials. The damaged materials will be replaced and upgraded to meet the standards set by the U.S. Green Building Council.

Upgrades also promote the use, where available, of sustainable developed and recycled materials, including Forest

level of energy efficiency for new homes. Such upgrades or options include super-insulating, multi-pane windows, extremely efficient furnaces, air-conditioning equipment, and electronic programmable thermostats.

Builders who have taken the mantle of energy efficiency as a cornerstone of their businesses understand the added value of building homes that use less energy and cost less to operate. Their considerations extend beyond specific products. Energy efficiency is best achieved by looking at the entire system, including design issues and construction procedures, to achieve the goal of a more energy-efficient, comfortable, and long-lasting home.

For example, consider your heating and cooling system. A builder who specifies and installs a higher level of insulation in the walls, floor, and ceiling, seals openings in the structure (including around doors and windows), and uses products and design techniques that provide natural shading, enable cross-ventilation, and reduce thermal transfer through your home will be able to reduce the size of the furnace and air conditioning unit required to keep your home comfortable year-round. This system approach will often lower the cost to install and maintain the equipment. Chances are it will last longer and reduce repair and replacement costs as well.

Working together, homebuilders, code agencies, independent certification groups, and product manufacturers continue to improve the energy efficiency of today's new homes. As a result, their efforts not only reduce energy use and costs, but also help stabilize our national economy, create longer-lasting homes, and boost overall housing value.

Warm regards,

*Richard*

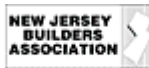
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Council Stewardship certified wood products for flooring, millwork, ceilings, siding, and framing.

--James DalCanton, CPCU, CIC, AAI  
This is a brief overview of the subject. If you want more information on insuring the Green Home [email Jim](#).

## **Building Success 101**

*Q: What is Energy Star?*

A: Energy Star is a federally sponsored program initiated by the U.S. Department of Energy (DOE) and the Environmental Protection Agency (EPA) in the early 1990s to establish standards for energy efficiency among a variety of building and consumer products. Products meeting Energy Star requirements are certified and may carry the programs label, which often lists a product's annual energy savings compared to a non-Energy Star-certified product. For more information, including a list of products, go to [www.energystar.gov](http://www.energystar.gov).

