Specialty Property

FEATURES
- Difference in Conditions including earthquake, EQSL and flood (flood excluded in flood zones A & V)
- Earth movement available in an Excess position

LIMITS
- Available limits
  - $51,000,000 Primary
  - $32,000,000 Excess
- Minimum premiums
  - $5,000 (zones A, B & E)
  - $2,500 all other cresta zones & other states
  - 25% minimum earned premium applies
- Maximum TIV - $500,000,000
- $5M in capacity is available with no TIV cap
- We have $5,000,000 capacity available in all 50 states

MINIMUM AGE REQUIREMENTS
- California
  - Tilt-up built after 1974 (will consider older with retrofit documentation)
  - All other construction: after 1950 (will consider older with retrofit documentation)
- All Other States
  - Tilt-up built after 1974 (will consider older with retrofit documentation)
  - All other construction: after 1960 (will consider with update/retrofitting documentation)
  - $2,500 all other cresta zones & other states
  - 25% minimum earned premium applies

UNACCEPTABLE CLASSES
- Unreinforced masonry or brick buildings (without evidence of retrofitting)
- Historical buildings
- Hospitals built before 1995
- Large municipalities
- Gas and electric utilities
- Oil and petrochemical risk
- Pharmaceutical manufacturers
- Chemical manufacturers
- Wind/solar farms

OTHER DETAILS
- Minimum Deductibles
  - 5% Earthquake (2% Available outside of Cresta Zones A & B)
  - $50,000 Flood
  - $25,000 All Other Perils

TARGET INDUSTRIES
- Large real estate schedules
- Habitational risks
- Older properties
- Single location accounts to large schedules
- Home Owner Associations
- Manufacturing risks

Email submissions to: specialtysubmissions@atlas.us.com
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