

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
 - \$27,000,000 Full Value
 - \$17,000,000 Primary
 - \$10,000,000 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



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



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



Email submissions to:
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