

***Problem Solving is What We Do. Call Us To Discuss your Next Hard to Place Risk!***

## **We have a NEW Coastal Program!**

### **WIND and HAIL Deductible same as ALL OTHER PERIL Deductible**

#### **Overview of Program:**

- **Eligible Classes:** Apartments & Rental Dwellings; Condo & Homeowner Associations; Hotels & Motels; Lessor Risk Only; Mercantile; Offices; Personal Services; Restaurants & Taverns; Vacant Buildings and Warehouses
- **Incidental Exposures:** fishing piers, fitness facilities, lakes or reservoirs, sporting courts, bike trails, parks and playgrounds, boat docks and slips, swimming pools (incl. hot tubs and jacuzzis), clubhouses
- Non-Admitted

#### **Property:**

- **WIND AND HAIL Deductible same as ALL OTHER PERIL Deductible**
- Up to \$2,500,000 TIV per policy
- **Cannot be on a dock / pier / wharf / boardwalk or located over any body of water**
- Property can be written as a monoline policy
- Coverage enhancements: can be on the Historic Registry but must be 1900 or newer; limited EQ form; Equipment Breakdown; Property Enhancement Endorsement; EDP up to \$25,000; Signs up to \$10,000; Ordinance or Law coverage if built after 1975; Theft coverage with a CSBA in place; Spoilage coverage up to \$50,000

#### **General Liability:**

- 2MM / 2MM / 1MM Limits
- Additional Coverages: Non-Owned & Hired Auto; Primary Non-Contributory and Waiver of Subrogation
- Liquor Liability available
- General Liability can only be written with the Property



Image courtesy of Simon Howden at FreeDigitalPhotos.net



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## **Call us at 800-333-7226**

***A Wholesale Insurance Broker Unlike Any Other™***



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