



ETHOS SPECIALTY PROPERTY

AOP & Water Damage Deductible Buy Down

SUMMARY

Ethos Specialty provides unique programs for niche parts of the property market where it is often difficult to find enhanced insurance coverage. Our All-Other-Perils & Water Damage Deductible Buy Down solutions are crafted to provide additional coverage beyond that of a standard insurance policy. We are able to provide Water Damage buy-down, as well as, solutions covering all other perils which are at the discretion of an underwriter to fit within appetite and limit guidelines.

TARGET CLASSES

- Habitational
- Offices
- Hotels/Motels
- Shopping Centers
- Convenience Stores
- General Commercial
- Manufacturing & Warehousing

EXCLUDED PERILS

- Flood (Including Backup of Sewer and Drains)
- Earthquake
- Named Windstorm
- Equipment Breakdown

TOTAL INSURED VALUE

\$750m

MINIMUM PREMIUM

\$25,000

MINIMUM DEDUCTIBLE

\$10,000 per occurrence

MAXIMUM LIMIT

- \$250,000 per occurrence and \$1m annual aggregate limit
- 5 times aggregate of the per occurrence limit
- \$150,000 per occurrence and \$300,000 annual aggregate for manufacturing classes

SUBMISSIONS

Please send all submissions to:

PropertySubmissions@ethosspecialty.com

AOP & Water Damage Buy Down (continued)

CONTACTS

Brendan Walsh

EXECUTIVE VICE PRESIDENT

brendan.walsh@ethosspecialty.com
312-629-7539

Matthew Ruwe

ASSISTANT VICE PRESIDENT

matt.ruwe@ethosspecialty.com
312-629-7535

Nicholas Losquadro

ASSISTANT VICE PRESIDENT

nicholas.losquadro@ethosspecialty.com
848-219-0178

Christopher Seaman

VICE PRESIDENT

chris.seaman@ethosspecialty.com
470-704-0008

Claudia Kirby

ASSISTANT VICE PRESIDENT

claudia.kirby@ethosspecialty.com
470-899-4285

Rhonda Momon

UNDERWRITER

rhonda.momon@ethosspecialty.com
312-284-8825

ABOUT ETHOS

Ethos Specialty is a leading Managing General Underwriter (MGU) that develops industry-specific insurance programs and provides specialized underwriting services on behalf of high-quality carrier and syndicate partners. Ethos has developed, and is the underwriting manager for, multiple niche-programs across Property, Casualty and Transactional Liability Insurance.

DISCLAIMER

The information contained herein is offered as insurance Industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. Statements of coverage availability and scope are general in nature, subject to change and underwriting of any individual risk, and provide no guaranty or warranty of coverage, express or implied. The precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued. Insurance brokerage and related services are provided by Ethos Specialty Insurance Services LLC (California License No. 0M29989). The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk.