

ETHOS SPECIALTY

Ethos Property Solutions

Ethos Specialty's Property programs provide solutions for niche parts of the market which can often be difficult to find adequate insurance protection for. Within the range of products are two all-risks property insurances that can be provided on a shared or layered basis through a Real Estate or Manufacturing, Processing & Warehousing (MPW) program. In addition, there are three deductible solutions available — Coastal Wind, All-Other-Perils (AOP) and Builders' Risk buy downs — which offers insureds a way to reduce their initial deductible in the event of a loss.

Shared & Layered Property

| | | COMMERCIAL EXCESS REAL ESTATE | MANUFACTURING, PROCESSING & WAREHOUSING (MPW) |
|-------------------|--|---|--|
| KEY FACTS | TOTAL INSURED VALUE | Up to \$1B | Up to \$1B |
| | POLICY TYPE | All risks including or excluding flood & earthquake | |
| | LIMITS | Primary: Not available Excess: \$5m Not to exceed 50% layer participation | Primary: Up to \$2.5m Excess: Up to \$5.0m Not to exceed 50% layer participation |
| TARGET CLASSES | <ul style="list-style-type: none"> ■ Apartments ■ Offices ■ Shopping Centers ■ Restaurants ■ Schools ■ Condominiums ■ Nursing Homes ■ General Commercial ■ Municipalities | <ul style="list-style-type: none"> ■ Wood Workers ■ Recyclers ■ Plastic Workers ■ Produce Packers ■ Cement Plants ■ Food Processors & Distribution ■ Vacant Structures ■ Metal working and machine shops ■ Other medium to high hazard manufacturing occupancies | |
| INELIGIBLE PERILS | EARTHQUAKE | No coverage available in CA, AK, HI, PNW and New Madrid | |
| | | No standalone Earthquake | |
| | WIND | Tier 1 and 2 Wind Capacity available | Tier 1 Windstorm Counties from TX to VA |
| | | | No wind coverage available in FL |
| FLOOD | FEMA Special Flood Hazard Areas | | |

SUBMISSIONS

Please send all submissions to: PropertySubmissions@ethosspecialty.com

Deductible Solutions

| | | COASTAL WIND DEDUCTIBLE BUY DOWN | PROPERTY AOP AND WATER DAMAGE DEDUCTIBLE BUY DOWN | BUILDERS' RISK AOP AND WATER DAMAGE DEDUCTIBLE BUY DOWN |
|------------------------|---|---|--|---|
| KEY FACTS | TOTAL INSURED VALUE | \$100m per location | \$750m | \$250m Hard Costs only |
| | MAXIMUM LIMIT | <ul style="list-style-type: none"> \$750,000 per occurrence for frame construction \$1,500,000 per occurrence for superior construction Schedule can be split across multiple policies | <ul style="list-style-type: none"> \$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 | <ul style="list-style-type: none"> \$250,000 per occurrence and \$1m term aggregate limit 4 times aggregate of the per occurrence limit |
| | MINIMUM PREMIUM | \$5,000 | \$25,000 | \$25,000 |
| | MINIMUM DEDUCTIBLE | \$10,000 per occurrence | | \$25,000 per occurrence |
| | MAXIMUM POLICY | 12 Months 15 Months for builders risk plus odd time | 18 Months | 36 Months |
| TARGET CLASSES | Coverage for all occupancies and builders risk projects | <ul style="list-style-type: none"> Habitational Offices Hotels/Motels Shopping Centers Convenience Stores General Commercial Manufacturing & Warehousing (MPW) | <ul style="list-style-type: none"> Frame Construction Non-Combustible Construction Renovation Projects Mid Term Projects | |
| EXCLUDED PERILS | All other Wind Coverage for locations outside first 2 tier counties | <ul style="list-style-type: none"> Flood Backup of Sewer and Drains Earthquake Named Windstorm Equipment Breakdown | <ul style="list-style-type: none"> Soft Costs/DSU/Rental Income Flood Earthquake All Windstorm, Wind Driven Rain and Hail Equipment Breakdown | |

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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.

All policies are provided by leading Syndicate and Carrier partners with AM Best Ratings of 'A' or higher.



DISCLAIMER

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