

**ETHOS SPECIALTY PROPERTY** 

# High Hazard Primary and Excess (MPW)

### **SUMMARY**

The Manufacturing, Processing & Warehousing (MPW) program, offered by Ethos Specialty, focuses on property protection for this niche part of the market. Ethos Specialty can offer primary and excess solutions across a broad spectrum of industries including high hazard.

## **TARGET CLASSES**

- 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

## TOTAL INSURED VALUE

Up to \$1B

### **LIMITS**

- Primary = Up to \$2.5m
- Excess = Up to \$5.0m
- Not to exceed 50% layer participation

## **POLICY TYPE**

All risks including or excluding flood & earthquake

# **INELIGIBLE PERILS**

- Earthquake
  - No coverage available in CA, AK, HI, PNW and New Madrid
- Wind
  - 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



## **ETHOS SPECIALTY PROPERTY**

# High Hazard Primary and Excess (MPW) (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

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**

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