



ETHOS SPECIALTY PROPERTY

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 & machine shops ■ Other medium to high hazard manufacturing occupancies
WIND COVERAGE		Coastal & Inland Wind Coverage Available	Excluded in Tier 1 Counties from TX to VA and the State of FL
INELIGIBLE PERILS	EARTHQUAKE	No coverage available in CA, AK, HI, PNW and New Madrid	
		No standalone Earthquake	
	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	\$200m per building	\$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 MPW 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 & Drains Earthquake Named Windstorm Equipment Breakdown 	<ul style="list-style-type: none"> Soft Costs/DSU/Rental Income Flood Earthquake All Windstorm & 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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