



ETHOS SPECIALTY PROPERTY

Coastal Wind Deductible Buy Down

SUMMARY

Ethos Specialty's Property programs provide solutions for niche parts of the market which can often be difficult to find adequate insurance protection for. One of our leading deductible solutions is Coastal Wind Deductible Buy Down which offers insureds in coastal areas a way to reduce their initial deductible in the event of a windstorm loss.

TARGET CLASSES

- Coverage for all occupancies and builders risk projects

INSURED PERILS

- Named Windstorm
- All Wind Coverage for locations within 2 tier counties

SUBMISSIONS

Please send all submissions to:

PropertySubmissions@ethospecialty.com

MAXIMUM LIMIT

- \$1,000,000 per occurrence for frame construction
- \$1,500,000 per occurrence for superior construction
- Schedule can be split across multiple policies

MINIMUM PREMIUM

\$5,000

MINIMUM DEDUCTIBLE

\$10,000 per occurrence

MAXIMUM POLICY TERMS

12 Months
15 Months for builders risk
plus odd time



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

Coastal Wind Deductible Buy Down (continued)

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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.

DISCLAIMER

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