

ETHOS SPECIALTY PROPERTY

# Inland Wind Deductible Buy Down

## SUMMARY

Ethos Specialty's Inland Wind Deductible Buy Down Program provides protection against Severe Convective Storm (SCS) which includes wind, tornado and hail events. This Program offers a complimentary product to Ethos Specialty's Coastal Wind Deductible Buyback program which covers predominately named windstorm events in the first two tier counties of the USA coastline.

## TARGET CLASSES

- Wide ranging appetite including but not limited to condo's/multifamily housing, hotels, offices & retail units.

## INSURED PERILS

- Windstorm, Tornado and Hail
- Coverage in all 50 states excluding Tier 1 & Tier 2 coastal counties

## SUBMISSIONS

Please send all submissions to:

**[PropertySubmissions@ethospecialty.com](mailto:PropertySubmissions@ethospecialty.com)**

## MAXIMUM LIMIT

- Up to \$3 million per occurrence.

## MINIMUM PREMIUM

- Available with no Minimum Premiums.

## MINIMUM RETENTION

- \$5,000 per occurrence for TIV's below \$15 million and \$10,000 for TIV's above \$15 million.

## ADDITIONAL DETAILS

- The policy incorporates a Follow form which links and follows the overlying Property Policy.

## MAXIMUM POLICY TERMS

12 Months



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

# Inland Wind Deductible Buy Down (continued)

## CONTACTS

Brendan Walsh

**EXECUTIVE VICE PRESIDENT**

[brendan.walsh@ethospecialty.com](mailto:brendan.walsh@ethospecialty.com)

312-629-7539

Melanie L'Esperance

**VICE PRESIDENT**

[melanie.lesperance@ethospecialty.com](mailto:melanie.lesperance@ethospecialty.com)

332-266-2172

Nicholas Losquadro

**ASSISTANT VICE PRESIDENT**

[nicholas.losquadro@ethospecialty.com](mailto:nicholas.losquadro@ethospecialty.com)

848-219-0178

Rhonda Momon

**UNDERWRITER**

[rhonda.momon@ethospecialty.com](mailto:rhonda.momon@ethospecialty.com)

312-284-8825

Christopher Seaman

**SENIOR VICE PRESIDENT**

[chris.seaman@ethospecialty.com](mailto:chris.seaman@ethospecialty.com)

470-704-0008

Claudia Kirby

**ASSISTANT VICE PRESIDENT**

[claudia.kirby@ethospecialty.com](mailto:claudia.kirby@ethospecialty.com)

470-899-4285

Rebecca Meyers

**ASSISTANT VICE PRESIDENT**

[rebecca.meyers@ethospecialty.com](mailto:rebecca.meyers@ethospecialty.com)

470-826-3579

Roy Norman

**ASSISTANT VICE PRESIDENT**

[roy.norman@ethospecialty.com](mailto:roy.norman@ethospecialty.com)

470-826-3571

## 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.