

AOP & Water Damage Deductible Buy Down

SUMMARY

Ethos Specialty provides unique programs for niche parts of the property market where it is often difficult to find enhanced insurance coverage. Our All-Other-Perils & Water Damage Deductible Buy Down solutions are crafted to provide additional coverage beyond that of a standard insurance policy. We are able to provide Water Damage buy-down, as well as, solutions covering all other perils which are at the discretion of an underwriter to fit within appetite and limit guidelines.

TARGET CLASSES

- Habitational
- Offices
- Hotels/Motels
- Shopping Centers
- Convenience Stores
- General Commercial
- Manufacturing & Warehousing

EXCLUDED PERILS

- Flood (Including Backup of Sewer and Drains)
- Earthquake
- Named Windstorm
- Equipment Breakdown

MAXIMUM TOTAL INSURED VALUE

\$750m

MINIMUM PREMIUM

\$25,000

MINIMUM DEDUCTIBLE

\$10,000 per occurrence

MAXIMUM LIMIT

- \$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

SUBMISSIONS

Please send all submissions to:

PropertySubmissions@ethospecialty.com

AOP & Water Damage Buy Down (continued)

CONTACTS

Brendan Walsh

EXECUTIVE VICE PRESIDENT

brendan.walsh@ethospecialty.com

312-629-7539

Roy Norman

ASSISTANT VICE PRESIDENT

roy.norman@ethospecialty.com

470-826-3571

Nicholas Losquadro

ASSISTANT VICE PRESIDENT

nicholas.losquadro@ethospecialty.com

848-219-0178

Rebecca Meyers

ASSISTANT VICE PRESIDENT

Rebecca.meyers@ethospecialty.com

470-826-3579

Christopher Seaman

SENIOR VICE PRESIDENT

chris.seaman@ethospecialty.com

470-704-0008

Melanie L'Esperance

VICE PRESIDENT

melanie.lesperance@ethospecialty.com

332-266-2172

Claudia Kirby

ASSISTANT VICE PRESIDENT

claudia.kirby@ethospecialty.com

470-899-4285

Rhonda Momon

UNDERWRITER

rhonda.momon@ethospecialty.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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