

# 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	<b>Primary:</b> Not available <b>Excess:</b> \$5m Not to exceed 50% layer participation	<b>Primary:</b> Up to \$2.5m <b>Excess:</b> Up to \$5.0m Not to exceed 50% layer participation
TARGET CLASSES	<ul style="list-style-type: none"> <li>■ Apartments</li> <li>■ Offices</li> <li>■ Shopping Centers</li> <li>■ Restaurants</li> <li>■ Schools</li> <li>■ Condominiums</li> <li>■ Nursing Homes</li> <li>■ General Commercial</li> <li>■ Municipalities</li> </ul>	<ul style="list-style-type: none"> <li>■ Wood Workers</li> <li>■ Recyclers</li> <li>■ Plastic Workers</li> <li>■ Produce Packers</li> <li>■ Cement Plants</li> <li>■ Food Processors &amp; Distribution</li> <li>■ Vacant Structures</li> <li>■ Metal working &amp; machine shops</li> <li>■ Other medium to high hazard manufacturing occupancies</li> </ul>	
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](mailto:PropertySubmissions@ethosspecialty.com)

## Deductible Solutions

		COASTAL WIND DEDUCTIBLE BUY DOWN	INLAND WIND DEDUCTIBLE BUY DOWN	PROPERTY AOP AND WATER DAMAGE DEDUCTIBLE BUY DOWN	BUILDERS' RISK AOP AND WATER DAMAGE DEDUCTIBLE BUY DOWN
<b>KEY FACTS</b>	<b>TOTAL INSURED VALUE</b>	\$200m per location maximum		\$750m maximum	\$250m Hard Costs only
	<b>MAXIMUM LIMIT</b>	<ul style="list-style-type: none"> <li>▪ \$1m per occurrence for frame construction</li> <li>▪ \$1,500,000 per occurrence for superior construction</li> <li>▪ Schedule can be split across multiple policies</li> </ul>	<ul style="list-style-type: none"> <li>▪ Up to \$3 million per occurrence.</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$250,000 per occurrence and \$1m annual aggregate limit</li> <li>▪ 5 times aggregate of the per occurrence limit</li> <li>▪ \$150,000 per occurrence and \$300,000 annual aggregate for MPW classes</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$250,000 per occurrence and \$1m term aggregate limit</li> <li>▪ 4 times aggregate of the per occurrence limit</li> </ul>
	<b>MINIMUM PREMIUM</b>	\$5,000	Available with no Minimum Premiums	\$25,000	\$25,000
	<b>MINIMUM DEDUCTIBLE</b>	\$10,000 per occurrence		\$10,000 per occurrence	\$25,000 per occurrence
	<b>MAXIMUM POLICY</b>	12 Months 15 Months for builders risk plus odd time	12 Months	18 Months	36 Months
<b>TARGET CLASSES</b>		Coverage for all occupancies and builders risk projects	Wide ranging appetite including but not limited to condo's/multifamily housing, hotels, offices & retail units.	<ul style="list-style-type: none"> <li>▪ Habitational</li> <li>▪ Offices</li> <li>▪ Hotels/Motels</li> <li>▪ Shopping Centers</li> <li>▪ Convenience Stores</li> <li>▪ General Commercial</li> <li>▪ Manufacturing &amp; Warehousing (MPW)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Frame Construction</li> <li>▪ Non-Combustible Construction</li> <li>▪ Renovation Projects</li> <li>▪ Mid Term Projects</li> </ul>
<b>EXCLUDED PERILS</b>		All other Wind Coverage for locations outside first 2 tier counties		<ul style="list-style-type: none"> <li>▪ Flood</li> <li>▪ Backup of Sewer &amp; Drains</li> <li>▪ Earthquake</li> <li>▪ Named Windstorm</li> <li>▪ Equipment Breakdown</li> </ul>	<ul style="list-style-type: none"> <li>▪ Soft Costs/DSU/ Rental Income</li> <li>▪ Flood</li> <li>▪ Earthquake</li> <li>▪ All Windstorm &amp; Hail</li> <li>▪ Equipment Breakdown</li> </ul>

## SPECIALTY PROPERTY CONTACTS

**Brendan Walsh**  
EXECUTIVE VICE PRESIDENT  
[brendan.walsh@ethospecialty.com](mailto:brendan.walsh@ethospecialty.com)  
312-629-7539

**Nicholas Losquadro**  
ASSISTANT VICE PRESIDENT  
[nicholas.losquadro@ethospecialty.com](mailto:nicholas.losquadro@ethospecialty.com)  
848-219-0178

**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

**Melanie L'Esperance**  
VICE PRESIDENT  
[melanie.LEsperance@ethospecialty.com](mailto:melanie.LEsperance@ethospecialty.com)  
470-826-3579

**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

**Rhonda Momon**  
UNDERWRITER  
[rhonda.momon@ethospecialty.com](mailto:rhonda.momon@ethospecialty.com)  
m 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.

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



## 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.