



ETHOS SPECIALTY PROPERTY

Commercial Excess Real Estate

SUMMARY

Commercial Excess Real Estate program, offered by Ethos Specialty, focuses on property protection for this niche part of the market. Ethos Specialty can offer primary and excess solutions across a broad spectrum of industries including high hazard.

TARGET CLASSES

- Apartments
- Offices
- Shopping Centers
- Restaurants
- Schools
- Condominiums
- Nursing Homes
- General Commercial
- Municipalities

WIND

- Coastal Wind Coverage is Available

TOTAL INSURED VALUE

Up to \$1B

LIMITS

- Primary = Not available
- Excess = \$5m
- Not to exceed 50% layer participation

POLICY TYPE

- All risks including or excluding flood & earthquake

INELIGIBLE PERILS

- Earthquake
 - No coverage available in CA, AK, HI, PNW and New Madrid
- Flood
 - FEMA Special Flood Hazard Areas

SUBMISSIONS

Please send all submissions to:

PropertySubmissions@ethospecialty.com

Commercial Excess Real Estate

(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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