



Windstorm Deductible Buy-Down Insurance Program Details



OUR PROGRAM

WORKERS' COMPENSATION
Best State Rates, Customized Safety Program, Plan Flexibility, Dedicated Service Team

PACKAGE INSURANCE
Property, Windstorm, General Liability, Crime, Business Interruption

EPLI
Employment Practices Liability

OTHER SOLUTIONS
Commercial Auto, Umbrella, Surety Bonds



EXPLANATION OF COVERAGE

WIND DEDUCTIBLE BUY-DOWN

A higher deductible means less exposure for your primary carrier and more for you. We offer a Wind Deductible Buy-Down plan to address escalating deductibles and help lower the increased burden of risk assumed by restaurant owners. The deductible has essentially become a major risk for property owners and this plan allows you to reduce your deductible to an amount your business can sustain in the event of a loss.

Example 1: Current Wind Deductible of \$100,000.
Buy Down so new Deductible is \$25,000.
This insurance program will reduce you deductible/exposure by \$75,000 for this location.

Example 2: Current Wind Deductible of 3% of the insured value of \$5,500,000 (\$165,000 deductible).
Buy Down for new Deductible of \$25,000.
This insurance program will reduce you deductible/exposure by \$140,000 for this location.

ACT QUICKLY. COVERAGE MUST BE BOUND 7 DAYS IN ADVANCE OF A STORM

Note:
The coverage matches your underlying/primary policy regarding what is covered.