



# Windstorm Options Insurance



## 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



## FURTHER REDUCING YOUR RISK

### 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.

### PROPERTY AND WIND STORM COMPLETE

We offer specialized carriers which are not available to many agencies. These plans are specifically designed for coastal freestanding restaurants and provide competitive pricing.

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

Contact Us Today:  
E-MAIL: [ADAM.BESNARD@BESNARDINSURANCE.COM](mailto:ADAM.BESNARD@BESNARDINSURANCE.COM)

[WWW.BESNARDINSURANCE.COM](http://WWW.BESNARDINSURANCE.COM)

