



Specialty Property



- Earthquake / Earthquake Sprinkler Leakage
- Earth Movement / Earth Movement Sprinkler Leakage available in an Excess position



LIMITS

- <u>Available limits</u> \$15,000,000 Primary \$13,000,000 Excess
- <u>Minimum premiums</u>
 \$5,000 (all zones, all states)
 25% minimum earned premium applies
- <u>Minimum Deductibles</u> 5% CA (2% all other states) EQ/EQSL
- <u>Maximum TIV</u> \$500,000,000



TARGET INDUSTRIES

- Large real estate schedules
- Habitational risks
- Single location accounts to large schedules
- Homeowner Associations
- Manufacturing risks



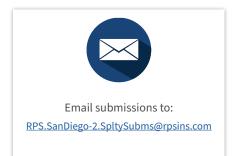
MINIMUM AGE REQUIREMENTS

- Tilt-up built after 1974 (will consider older with retrofit documentation)
- All other construction: Built 1950 and newer (will consider older with retrofit documentation)



UNACCEPTABLE CLASSES

- Single Family Dwellings
- Cannabis
- Historical buildings
- Hospitals built before 1995
- Large municipalities
- Gas and electric utilities
- Oil and petrochemical risk
- Pharmaceutical manufacturers
- Chemical manufacturers
- Wind/solar farms



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This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail. All information and representations herein are as of 2021. CA License #0C66724. Rev. 3.2024