



E&S Coastal Commercial Property Policy

Product Overview

All-risk property coverage for coastal small businesses, including AOP, Named Storm, and Wind-only options.

Capacity

Property Max TIV: \$5,000,000

Issuing paper/Security



National Fire & Marine Insurance Company	A++ XV	AA+
Certain Underwriters & Managing Agent at Lloyd's Syndicates 1458, 2357 & 1686	A+ XV	AA-
Harleysville Ins Co of New York	A XV	A+
Ally International Insurance Company, Ltd.	A XII	N/A
Vector Specialty Insurance Company	A IX	N/A

Property Coverage Perils

Wind / Hail

- Includes named storm and all other wind/hail (required)

All Other Perils

- Multi-peril property coverage

Optional Coverages

- Business Income (1/12 annual limit)
- Business Personal Property
- Earthquake
- Equipment Breakdown
- Sinkhole (Florida only)
- Terrorism (TRIA)
- Wind-Driven Precipitation

Sublimit packages (Bronze, Gold, Platinum)

- Ordinance or Law
- Service Interruption
- Extended Period of Indemnity

Target Occupancies

Apartments / Condos



Health Care Facilities

Mercantile / Retail



Office / Professional Services

Processing or Services

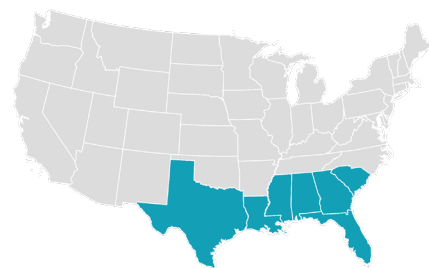


Real Estate



Restaurants

Coverage Map



Available for coastal counties only

Contact Us

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Any carrier ratings contained herein correspond to each respective carrier's onboarding month and are validated annually thereafter. Ratings are under continual review and subject to change. To confirm the current rating, please visit www.ambest.com and www.spglobal.com.

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