

Accelerating the Future of Commercial Insurance

At Insur-Fi we leverage technology and underwriting expertise to offer tailored solutions for your clients with a highly responsive and collaborative approach.

Primary and Full Limits Property coverage with Lloyds for schedules with a maximum **individual building TIV of \$2.5 million** and maximum TIV across all buildings and locations of \$25 million for the following classes:

- Habitational
- Hotel/Motel
- Restaurants
- Lessors Risk
- Warehouses
- Retail
- Mercantile
- Vacant Buildings
- Light Manufacturing
- Miscellaneous Equipment

Limitations for Primary, Full Limits Coverage

- No Tier 1 cat exposure.
- Maximum Fire PML \$5 million.

Full Limits Availability Coverage Map



Excess Limits Property coverage with maximum **\$5 million limit** on a stand alone or quota share basis with Ardellis Insurance Ltd (AMBest Rated A7) attaching at a minimum of \$5 million for the following classes:

- Sawmills
- Wood Products
- Manufacturing
- Food Processing
- Poultry
- Warehouses
- Hotel/Motel
- Mercantile
- Habitational
- Vacant Buildings
- Retail
- LRO

Limitations for Excess Coverage

- No Tier 1 cat exposure at or above attachment point.
- Excluding Flood and Earthquake.
- If 100% or the majority of the TIV is in the following states (resulting in Surplus Lines taxes being filed for the state), Ardellis cannot currently participate: FL, NJ, VA, NJ, CA, AK, AZ, CT, ID, IA, MD, MN, MO, NM, ND, OK, OR, SC, UT, WA.

Primary and Excess Coverage Submission Guidelines – the following are required:

- Accord 125 or Accord 140, including named insured, address and effective date.
- Risk specifications, including desired layering, target pricing and expiring carrier/program information.
- Description of the properties, including SOV with all COPE information, process hazards and specific underwriting issues affecting coverage requested.
- Five-year loss runs, and an explanation of the cause for any fire losses.
- Up to date detailed insurance to value statements in Excel format.
- Any past loss prevention information available, including risk control recommendations.

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