FENCHURCH BROKING LIMITED

Wind Deductible Buy Down



Creating Tailored Risk Solutions





Wind and Hail deductibles are a common feature of both coastal and connective storm exposed locations. This product aims to buy down Wind/Hail deductibles to more manageable levels in line with the Insured's balance sheet/ risk tolerance.

Many financial institutions are also insisting that these deductibles are reduced, creating increased demand for this product.



How can we help

Our broking team can design tailored policies to satisfy your Insured's individual requirements and/or budget. The more you direct us regarding the structure, the better every account is individually negotiated on its own requirements.



How a targeted approach will help your business as broker

- Offering tailored Wind/Hail Deductible buy down solutions strengthens client relationships.
- Targeting prospects not currently in your property program to uncover new revenue opportunities.
- Showing expertise in wind/hail risk to open doors for broader business engagement.
- Improving your clients risk profile.
- Flagging Wind/Hail exposure shows proactive financial risk management.



Limits

Up to USD20,000,000

Minimum Retained Deductible

Target Industries

Αll



USD30M+

0.50% of Values

Minimum Premium

USD75,000



Markets

Lloyd's - We have 2 separate lead underwriters and a cast of supporting underwriters writing this business for us.



Submissions

Please send us the full SOV and highlight the locations you would like to buy down, plus the structure and corresponding loss record from the ground up.