# Wind/Hail, Flood, Earthquake Deductible Buy Down

Creating Tailored Risk Solutions





#### Overview

Wind and Hail deductibles are a common feature of both coastal and convective 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.

In the same way, we can also buy down Flood and Earthquake deductibles either separately or all together in one policy.



# How can we help

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



#### Limits

Up to USD5,000,000

# **Target Industries**

ΑII

# TIV

USD30M+

0.50% of Values

## **Minimum Premium**

USD50,000



# Markets

100% Lloyds – one lead underwriter

**Minimum Retained Deductible** 



### 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.