



**FOR MORE INFORMATION,  
PLEASE CONTACT:**

Your Amwins Access  
Underwriter

## Limits available

- Primary: \$5,000,000 maximum capacity
- Excess: \$20,000,000 maximum capacity

## Coverage available

- Building, Contents, Business Income and Tenants Improvements & Betterments

## Deductible

- Primary: \$1,000 - \$100,000; 14/30\* Day Waiting Period respects BI
- Excess Residential: \$250,000 Building; \$100,000 Contents
- Excess Commercial: \$500,000 Building; \$500,000 Contents; 14/30\* Day Waiting Period respects BI
- Deductibles apply to building and contents separately

\*30 Day Waiting Period applies to Texas & Florida

## Amwins advantages

- Alternative to NFIP
- Consolidation of multiple locations into on policy to avoid multiple NFIP policies
- Can include Business Interruption and tenant's improvements & betterments
- No Flood Zone Restrictions; Zone V considered
- Replacement Cost Valuation available
- 90 Day Extended Period of Indemnity available
- Ability to Quota Share subject to approval
- Primary policy wording meets lender requirements
- Can write business in all 50 States
- No co-insurance required



## Targeted risks

- Hotels/Motels
- Restaurants
- Apartment Buildings
- Office Buildings
- Condominiums
- Shopping Centers/Retail
- Municipalities
- Light Manufacturing
- Schools
- Tenants Improvements & Betterments
- Builders Risk

## Ineligible risks

- Primary coastal V zones
- Primary Coastal Risks subject to storm surge in a CAT 1-3
- Properties with prior flood losses
- Negatively elevated properties
- Properties located in CBRA Zones
- Properties built over water
- Mobile, Manufactured and Prefabricated Homes/RVs

## Capacity

- A.M. Best "A XV" rated or better

