



CoverCap: An Amwins Exclusive Primary Property Coverage for Middle-Market Risks

Amwins recently launched CoverCap, an exclusive E&S solution providing primary property coverage for middle-market risks. This program is available exclusively through Amwins brokers and backed by AM Best “A” rated carrier partners.

CoverCap offers broad occupancy appetite and quick turnaround on quotes. The program brings thoughtful underwriting and a new level of agility to midsize accounts.

CONTACT

To learn more about how Amwins can help you place coverage for your clients, reach out to your local Amwins broker.

LEGAL DISCLAIMER

Views expressed here do not constitute legal advice. The information contained herein is for general guidance of matter only and not for the purpose of providing legal advice. Discussion of insurance policy language is descriptive only. Every policy has different policy language. Coverage afforded under any insurance policy issued is subject to individual policy terms and conditions. Please refer to your policy for the actual language.

Courtesy of Amwins Group, Inc.



A new, full limits solution

Designed to be a full limits solution for commercial property risks up to \$50M of total insured value (TIV), CoverCap is available in all 50 states and the District of Columbia. The program offers limits up to \$50M and targets the following classes of business:



Real estate



Light industrial + manufacturing



Public entity



Hospitality/entertainment



Lessor's risk



Healthcare



Educational



Vacant



Retail



Warehousing

While initially focused on properties with TIV below \$50 million, CoverCap can be used alongside other Amwins-exclusive facilities to address larger schedules or Tier 1 wind risks – all within a single policy.

Today's market demands flexibility

The commercial property market continues to battle higher interest rates and ongoing inflation, as well as regional challenges brought on by changes in occupancy, weather impacts and investors looking to strengthen their balance sheets. The property insurance marketplace remains extremely competitive, with carriers and MGAs focused on account retention and premium growth.

Read more about the state of the property market in our [2025 Q1 update](#).

Program participants have been forced to become more flexible with pricing, deductibles, terms, conditions and policy form as a result of meaningful amounts of capacity being offered by new carriers and MGA entrants – in addition to line size and appetite expansion from existing carriers and MGAs. And retailers are looking for solutions that give them an edge, specifically products that provide efficient capacity and swift decision-making in today's competitive property market. CoverCap is that solution.

We help you win

Amwins continues to strategically invest in proprietary solutions that empower our retail partners with differentiated market access, enhanced speed to quote and tailored underwriting capabilities, all while setting new benchmarks for innovation, efficiency and excellence across the specialty landscape.

For more information about CoverCap, contact your Amwins broker.

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