

All-risk property and wind catastrophe perils

	Primary property	Excess	Sidecar	HabVantage
TIV	\$2.5B	\$5B	N/A	\$100M-\$5B
Max line size	\$40M	\$50M	\$10M (quota share)	\$5M (quota share)
Minimum premium	\$25,000	\$25,000	\$25,000	\$100,000

Deductible buyback

	Earthquake/wind	Flood/convective Storm	AOP/water damage
TIV	N/A	N/A	N/A
Max line size	\$7.5M	\$7.5M	\$400,000
Minimum premium	\$25,000 - EQ / no minimum for wind	\$25,000	\$25,000

Earthquake

	California	All other EQ
TIV	\$2.5B	\$5B
Max line size	\$20M primary / \$40M excess	\$20M primary / \$50M excess
Minimum premium	\$25,000	\$25,000

Target classes

- Office buildings
- Condominiums
- Schools
- Shopping centers
- Municipalities
- Builder's risk projects up to 36-month term (applies to deductible buyback)

Ineligible risks

- Energy
- Power generation
- Greenhouses
- Agriculture
- Mining
- PC classes 9 - 10

Specialty programs

	Builder's risk	Industrial	SRU Online/small accounts
TIV	\$350M non-superior construction / \$500M superior construction	\$5B max / \$500M per location	\$2.5M - \$7.5M
Max line size	\$50M wood frame / \$50M garden style / \$50M better construction	\$10M primary / \$10M excess	\$7.5M
Target classes	Wood frame construction and soft occupancies such as multi-family apartments, condominiums, commercial buildings	Foundries, metal fabrication, textiles, manufacturing, pulp and paper, recycling, warehousing, cold storage, woodworking	Condos, office buildings, schools, shopping centers, apartments (wind only)
Ineligible risks	Renovations, engineering risks, bridges, tunnels, water treatment facilities, PC 9-10	Sawmills, food processing (meat/pork/poultry), egg farms	Non-CAT, pre-1970 construction, Florida frame or frame < mile to coast
Minimum premium	\$25,000	\$25,000 Non-CAT & \$50,000 CAT	\$15,000