

All-risk property and wind catastrophe perils

	Primary property	Excess	Sidecar	HabVantage	Oracle
TIV	\$2.5B	\$5B	N/A	\$100M-\$5B	No TIV cap
Max line size	\$25M	\$50M	\$10M (quota share)	\$5M (quota share)	\$5M (quota share)
Minimum premium	\$25,000	\$25,000	\$25,000	\$100,000	No minimum

Deductible buyback

	Earthquake/wind	Flood/convective Storm	AOP/water damage
TIV	N/A	N/A	N/A
Max line size	\$10M	\$10M	\$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	\$60M primary / \$60M excess	\$60M primary / \$60M excess
Minimum premium	1% per occurrence	\$25,000 per occurrence

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 - \$10M
Max line size	\$60M wood frame / \$60M garden style / \$60M better construction	\$50M primary / \$50M excess	\$10M
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