

# GENERAL PROPERTY

Regardless of location or line of business, every company needs high-quality, comprehensive property insurance to protect its assets. While many carriers offer property coverage, Allied World entertains high risk accounts and offers the creative underwriting expertise to craft unique policies for our clients based upon the precise exposures they face.

## PRODUCTS

All Risk or Named Perils, Flood and Earthquake

## UNDERWRITING STRATEGY

- Targeting preferred excess and surplus lines general property classes of business, primarily in the middle and large account market segments (non-Fortune 1000)
- Preference for high hazard fire and critical catastrophe risk on a primary basis
- Capability to underwrite Primary, Buffer and/or Excess layers
- Capability to participate on shared (coinsurance) or layered programs as needed

## KEY DEDUCTIBLES

- All Other Perils (AOP) \$25,000 minimum per occurrence
- Tier 1 Windstorm 5% with \$100,000 minimum per occurrence
- Flood Zones A/V coverage offered excess of NFIP whether purchased or not
- California Earthquake 5% with \$100,000 minimum per occurrence

- New Madrid EQ 2% with \$100,000 minimum per occurrence
- Pacific Northwest EQ 2% with \$100,000 minimum per occurrence

## LIMITS

- Non-Catastrophe Exposures up to \$10 million per policy
- Primary Critical Catastrophe\* Exposed Accounts up to \$5 million per policy

*\*Critical Catastrophe Exposures: Earthquake in Los Angeles or San Francisco areas; Windstorm in Tier I counties from Texas through Florida as well as Georgia, South Carolina, North Carolina and Virginia, and Flood in FEMA Zone A & V territories*

## TARGET INDUSTRIES

Amusement Parks, Bottling Plants, Canneries, Communications, Electronic Manufacturing, Equipment Rental, Garment Manufacturing, Healthcare, Hospitals, Hotel-Motel, Laundromats, Medical and Pharmaceutical, Movie Theaters, Municipalities, Nursing Homes, Office Buildings, Rehab Centers, Research and Development, Restaurants, Retail, Schools, Senior Living Facilities, Shopping Malls, Supermarkets, Transportation, Warehousing and Water and Sewer Authority

## EXCLUDED INDUSTRIES

Agricultural, Cannabis, Chemical Manufacturing Risks, Dealer Open Lot, Electric and Gas Utilities, Food and Beverage Manufacturing or Processing, Forestry and Lumber Mills, Frame Habitational or Garden Apartments, Growing/Standing Crops, Livestock, Oil/Gas Drilling and Production Facilities, Onshore/Offshore Petrochemical Risks, Pharmaceuticals (unless principally non-manufacturing), Ports and Terminals, Power Generation, Pulp and Paper, Recyclers (of any kind), Refineries, Solar Panels and T&D Lines for Utility Risks

## PAPER

### Available on a surplus lines basis:

- Allied World Assurance Company (U.S.) Inc.
- Allied World National Assurance Company (NY, DE, CA)

## FORMS SUPPORTED

Allied World Company forms, Excess Follow forms, Brokers Manuscript forms and other lead market carrier forms (subject to underwriting review and approval)



A FAIRFAX Company

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A2" (Good) and a Standard & Poor's rating of "A" (Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2022 Allied World Assurance Company Holdings, Ltd. All rights reserved.

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