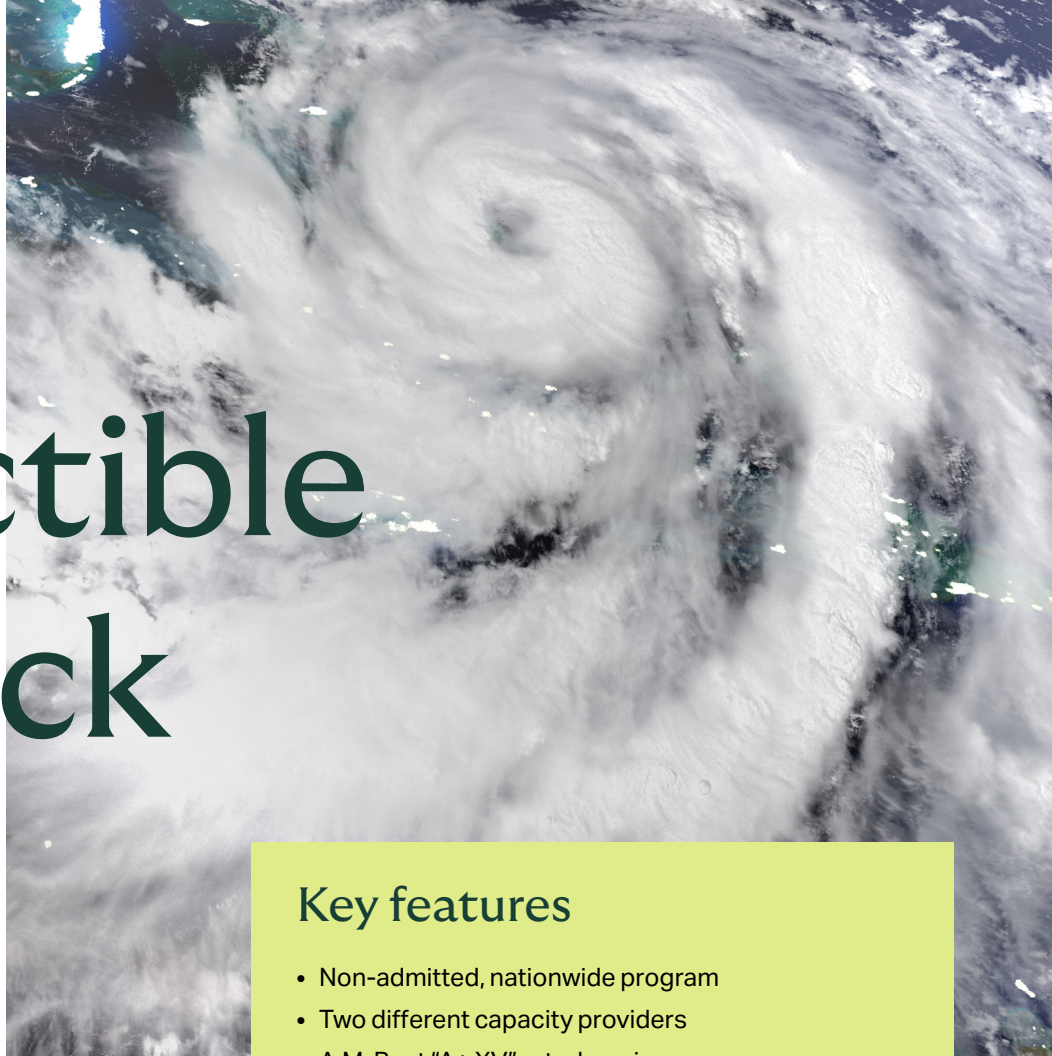




Deductible Buyback



Intelligent solutions for large deductibles

Reduce wind, hail, flood and earthquake deductibles for your clients' commercial properties nationwide.

Our Deductible Buyback program provides a valuable solution for your clients facing large deductibles by lowering their out-of-pocket costs. For clients with commercial properties, our comprehensive program can be an option to lower out of pockets expense at time of loss for critical coverage and overall enhanced financial security, backed by A+ XV rated capacity.

Key features

- Non-admitted, nationwide program
- Two different capacity providers
- A.M. Best "A+ XV" rated carriers
- Up to \$100m in TIV
- Minimum premium: \$5,000
- Minimum attachment point: \$10,000
- Premium is 100% earned at inception unless otherwise agreed
- Frequently used to meet lender or association by-law maximum deductible requirements

What we cover

- Windstorm deductible buydown per risk capacity
- Property, contents and loss of income
- Other structure coverage available

Construction type

- Wood frame
- Joisted masonry, non-combustible
- Masonry non-combustible
- Fire resistive

Eligible properties

- Commercial habitational (apartments and condominiums)
- Office buildings and real estate
- Group insitutional housing
- Retail
- Hospitals
- Healthcare

Roof types

- Asphalt shingle
- Wood shingle
- Tile shingle
- Metal
- TPO/membrane

Perils

- Windstorm and hail
- Named windstorm
- Hurricane

Get started on a submission

Here's what we need:

- Completed ACORD application or excel SOV
- 3-year loss runs
- Target premium
- Requested buydown deductible

Get in touch

Send your submissions to dbbclearance@dualinsurance.com or get in touch with your underwriter:

Danielle Cox

Underwriter
dcox@dualinsurance.com

Helping you do more

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