



Windstorm Risk



Comprehensive coverage for coastal risks

Offering property all risk including windstorm and named windstorm coverage. Our program provides custom built solutions for commercial property owners in the coastal regions of the US.

Our risk selection strategy is opportunistic, yet conservative, employed by experts who work exclusively with regional or national wholesale brokers to provide combined or standalone products.

Key features

- Non-admitted
- Available in tier 1 and 2 counties of coastal states in the US
- Products include property all risk, windstorm and hail only with options for named windstorm, hurricane only and windstorm deductible buybacks
- Earthquake and flood coverage may be available in conjunction with all risk coverage
- Account TIV up to \$500m
- Minimum premium – \$50,000
- Per risk capacity up to \$100m

What we cover

- Buildings
- Business personal property
- Tenant improvement and betterments
- Business income, rental value and extra expense
- Additional scheduled property (signs, fences, pools, etc.)
- Ordinance or law, mold clean-up and removal, and TRIA coverage on an optional basis
- Equipment breakdown

Our appetite

- Apartments and condominiums
- Office buildings and real estate
- Group institutional housing
- Retail
- Hospital and healthcare

Excluded classes

- Accounts with heavy business income or contents exposures
- Builder's risk
- Casinos
- Cold storage warehouses
- Manufacturing
- Marinas
- Piers, docks and wharves
- Single family dwellings

Get in touch

For more information about our Windstorm Risk program, send your submissions to submissions.windstormrisk@dualinsurance.com or contact a member of our team:

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