

Wind Deductible Buyback

DUAL's Deductible Buyback program provides an option for the insured to manage their expense by lowering the cost of large deductibles.



Program Highlights

- Nationwide Program on a non-admitted basis
- AM Best A rated carriers
- Minimum Premium: \$750
- Deductible 1% subject to a minimum \$5,000
- Premium is 100% earned at inception unless otherwise agreed

Coverages Available

- Limits of up to \$2.5M per risk (higher limits available upon request)
- Coverage for commercial properties, apartments, condo's and high valued homes (Coverage A limit starting a \$1.5M)
- Property, Contents, and Loss of income
- Other structure coverage available

Construction Type

- Fire Resistant/MNC
- Non Combustible
- JM/Frame/Brick Veneer

Eligible Properties

- Residential
- Commercial
- Multi Family
- Apartments/Condos

Roof Types

- Asphalt shingle
- Wood shingle
- Tile shingle
- Metal

Perils

- Wind
- Hail
- Flood
- Quake
- Named Storm
- Calendar Year Hurricane

Submission Requirements

- Completed Acord Application or Excel SOV
- 5-year loss runs
- Target premium

Underwriting Contacts

Thomas Becker

Director of Business Development +1 973-631-7575 ext 161 tbecker@dualcommercial.com

Patrick Small

Managing Director +1 973-631-7575 ext 160 psmall@dualcommercial.com