



Target Classes

- ◆ Garden Style Apartments
- ◆ Condominiums & Townhomes
- ◆ Highrise Apartments and Condominiums.

Commercial Property

Perils: All Risk of Direct Physical Loss
(Sublimits available for Flood and Earthquake)

Capacity: \$200,000,000 – NonCAT
\$100,000,000 – CAT – Coastal Wind
Additional Limits available as Requested

Deductible: \$5,000 Minimum (Higher Available)

Min Prem: \$10,000

No Coinsurance; Extended Period of Indemnity; Law & Ordinance; Replacement Cost Coverage; Expanded Definition of Real Property Available

Primary Liability

Coverage: Commercial General Liability

Limits: \$1,000,000/ \$2,000,000

Deductible: \$1,000 Minimum (Higher Available)

Min Prem: \$5,000

No Exclusion as Respects Punitive Damages (Subject to certain states); No Exclusion as Respects Assault & Battery; Per Location General Aggregate

Excess Liability/Umbrella Liability

Coverage: Commercial Excess Liability/Commercial Umbrella Liability

Limits: \$10,000,000 – Available
\$25,000,000 – Available

Every risk may not qualify for the above program(s), coverage(s), or feature(s). This information is provided as an overview of the program and should not be construed as an underwriting guideline, contractual term, or an offer of coverage. All risks are subject to underwriting approval.

Southwest Risk specializes in the placement of commercial insurance for high hazard property and liability risks, with emphasis in real estate, construction and manufacturing classes.

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