

# Wind & All Other Perils (AOP) Property

Property all risk including windstorm and named windstorm coverage for commercial and habitational property owners in the coastal regions of the U.S.

## Program Highlights

- Non-admitted
- Available in Tier I & II Counties of Coastal States in the U.S.
- Products include property all risk, or 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

## Coverages Available

- Buildings
- Business Personal Property
- Tenant Improvement or 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

## Target Classes

- Commercial Habitational (condominiums and apartments)
- Office buildings & 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

## Underwriting Contacts

### Sam Ramsey

President, Commercial Property  
sramsey@dualinsurance.com

### Brian Elliott

Senior Vice President  
bellott@dualinsurance.com

### Tom Olcott

Senior Vice President  
tolcott@dualinsurance.com

Send submissions to: [clearance@catalyticrisk.com](mailto:clearance@catalyticrisk.com)

[www.catalyticrisk.com](http://www.catalyticrisk.com)