

## Property

### What We Do

With delegated authority from Lloyd's and Great Lakes we have a number of in-house facilities allowing us to offer strong property solutions.

### Product Features

- All risk including (or excluding) flood and earthquake
- Difference in conditions with an emphasis on earthquake and flood
- Monoline Wind and Hail
- Full value, primary and excess business
- Equipment breakdown coverage available
- Deductible buy down capabilities
- Distressed business considered
- Coastal frame considered
- Commission up to 20%
- Minimum premium \$2,500

### Policy Forms

ISO and Lloyd's forms and ability to manuscript

### Capacity

- Up to \$25M maximum per risk

### Claims

Dedicated claims team with in-house underwriting authority

### Rating and Security

- Lloyd's - A.M. Best 'A' Excellent XV
- Great Lakes - A.M. Best 'A+' Superior XV

### Underwriting Appetite

We consider all classes on a case by case basis recognizing that we are an E&S market and will always try to find a solution.

Including but not limited to:

- Apartments
- Assisted Living / Retirement Facilities
- Auto Dealers and Repair Shops
- Bars and Restaurants
- Bowling Alleys
- Churches
- Condominiums
- Convenience Stores (with Gas) and General Stores
- Course of construction and/or renovation business
- Excess Dealers Open Lot
- Fireworks Stores (Class C or better)
- Health / Country Clubs
- Hospitals
- Hotels / Motels
- Lessor's Risk
- Light Industrial
- Marinas
- Metal Workers
- Mini Storage Facilities
- Offices
- Retail Malls and Stores
- Schools / Day Care
- Sports Domes
- Renovation Risks
- Warehouses & Distribution

### Territories

All US territories permitted.

### To Quote We Need

- Application / Acord form
- Statement of values including COPE information
- Loss history



## Property Team

We consider each risk on its own merits, plus we work closely with Munich Re so should you have a risk that does not fit please call and discuss with our underwriters.

Please submit all new submissions to: [Property@BellandClements.co.uk](mailto:Property@BellandClements.co.uk)

### UK Contacts – Bell & Clements Limited



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