

COMMERCIAL PROPERTY INSURANCE



NSU Property specializes in tough-to-place commercial properties, particularly those with catastrophic exposure to wind and flood.

National Specialty Underwriters Property is a wholesale broker partnering with retail agents and brokers nationwide on commercial property insurance placements.

NSU Property can accommodate your clientele, from single locations to multi-state schedules. We have the ability to customize our property quotations to fit your clients' needs, including the Caribbean with a variety of deductible options and all types of construction considered.

NSU PROPERTY HIGHLIGHTS:

- We respond to all requests within 24 hours
- Commercial Property is our only specialty
- Local knowledge of the marketplace with global expertise
- All carriers are A.M. Best rated A or better
- Independently owned – not affiliated with your competitors

RISKS WE INSURE:

- Office Buildings
- Hotels/Motels
- Shopping Centers
- Warehouses
- Apartment Buildings
- Religious Institutions
- Condominiums



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FOR MORE INFORMATION, PLEASE CONTACT:

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COMMERCIAL PROPERTY

NSU Property specializes in layered property placement. We pride ourselves in our ability to handle both standard risks and those with unusual and hard to place characteristics. We can quote all classes of risk, with the exception of petrochemical.

- All Risk – Special Perils
- Standard ISO forms
- Proprietary forms

BUILDER'S RISK

We offer markets to owners, developers, and contractors for commercial and residential classes of risk in all 50 states, with all construction classes considered. Installation Floaters are available.

Covered Projects Include:

- New Construction
- Cosmetic Renovations
- Structural Renovations
- Apartment to Condominium Conversions

WIND

We are specialists for wind coverage on the Atlantic Seaboard and along the Gulf of Mexico. We provide access to full limits and all the capacity you need, through 30 admitted and non-admitted markets. We have direct access to Citizens, for retailers outside of Florida, and can access the Wind Pool.

- Difference in Conditions (DIC)
- Wind and hail – stand alone
- Wind and hail – as part of special perils
- Named storm wind deductibles
- Various % wind deductibles

FLOOD PROGRAM

NSU Property offers competitive alternatives to the National Flood Insurance Program (NFIP). Limits up to \$2,500,000 per building on our primary and ground-up flood insurance for one and two-story condominium association complexes. This program is available in all 50 states. We use an admitted carrier in each state so there are no surplus lines taxes/fees applicable. Underwriting guidelines generally match those of the NFIP on properties at least 1,000 feet from the Ocean or Gulf.

Coverage Options

- Option to include Business Income
- Deductibles range from \$500 per building to \$10,000 per building
- Replacement cost coverage available
- Waiver of Co-insurance Clause available
- Increased Cost of Construction (ICC) available – \$30,000 each

EXCESS FLOOD

This program is designed to offer flood coverage excess of the National Flood Insurance Program (NFIP) in all 50 states. Maximum limits on high-value dwellings, commercial properties and high-value multi-story residential properties.

Limits:

- Up to \$50,000,000 aggregate available

Minimum Underlying Requirements:

- Commercial, non-residential – \$500,000 per building/ \$500,000 per contents
- Residential – Mandatory underlying NFIP limits



This material contains a brief outline of products, coverages, and services NSU currently offers. This is an incomplete summary; terms and conditions are subject to change, and the terms and conditions of any policy issued will take precedence over this material. Contact an NSU Sales Executive for full details.