



Commercial Wind/Hail Deductible Buy Down Coverage

Reduce your out-of-pocket costs AFTER A WIND OR HAILSTORM

A deductible buy-down policy helps lower the large deductible on your primary commercial property policy for Named Windstorm or Hail losses. Instead of absorbing a high percentage deductible (ex: 5% of insured value), this coverage reduces that burden by reimbursing or covering a portion of it.

Why it's beneficial

- **Lower Financial Exposure:** If your primary policy has a 5% wind deductible, this can equate to millions in out of pocket expenses. The buy-down reduces that to a more manageable amount.
- **Faster Recovery:** With less out-of-pocket cost, you can begin repairs and resume operations sooner.
- **Budget Predictability:** Know your max exposure during a storm event.
- **Peace of Mind:** Protects your property without unexpected large expenses after a catastrophe.
- **Flexible Coverage Limits:** Tailored to your specific deductible structure and asset value.

Example

- **Current Policy:**
 - Property Value: \$20,000,000
 - Wind Deductible: 5% = \$1,000,000
- **With Buy-Down Coverage:**
 - Buy-down Amount: \$750,000
 - Your Out-of-Pocket: Only \$250,000

Features

- Follow-Form Structure: Mirrors terms and conditions of your property policy for smooth claims handling
- Custom limits & sublimits
- Applies to named windstorm, hail, or both
- Coverage available in all 50 states

**Reach out to your agent to obtain a
quote or receive more information.**

