



SMALL COMMERCIAL: ALL RISK

Palomar Specialty Insurance Company

Admitted A- (VII) by A.M. Best Company

☑ Capacity and Requirements:

- ◆ TIV: up to 10m, higher TIV's for select risks
- ◆ Fire capacity : Up to \$10 Million, higher on select risk
- ◆ Wind capacity : Up to \$15 Million on select risks

☑ Eligible States:

- ◆ Texas (Tier 1 & 2 Counties only), North Carolina, South Carolina and Mississippi

☑ Target Occupancies:

- ◆ Condominiums
- ◆ Mercantile/Shopping Centers
- ◆ Offices, Professional Buildings
- ◆ Nursing Homes
- ◆ Hotel/Motel

☑ Ineligible Hazards:

- ◆ Highly damageable contents
- ◆ BI > 30% of TIV
- ◆ Protection Class 7-10 (Applies to All Risk Perils only)
- ◆ > 50% Loss Ratio
- ◆ Any Submission without loss runs

☑ Minimum Premium & Fees:

- ◆ Minimum Premium: \$500
- ◆ Fees vary by state

☑ Coastal Guidelines:

- ◆ Wind Capacity: Up to \$15 Million
- ◆ Barrier Islands: Wind only available

Submission Mailbox

allrisk@palomarspecialty.com