



Palomar

ALL RISK

Written by Palomar Specialty Insurance Company,
An Admitted 'A- VIII' (Excellent) Insurance Company

Capacity:

- ◆ Capacity: \$25 mm
- ◆ \$150 mm or less, may submit higher TIV's if pre-qualified with an Underwriter
- ◆ Perils: Fire, Hurricane, Earthquake

Target Occupancies:

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

Minimum Premium:

- ◆ Minimum Premium: \$2,500

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

Coastal Guidelines:

- ◆ Barrier Islands/Beachfront: Restricted appetite
- ◆ Texas: 200 miles from the coast (i.e. Austin & San Antonio)
- ◆ All other States: Entire State
- ◆ Limits: Dependent on Age & Construction

Submission Mailbox
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www.PalomarSpecialty.com

