

product guide



WIND HAIL DEDUCTIBLE BUYBACK

Advantages

- Direct access to a dedicated C-SUPR broker underwriter
- 10% standard commission*
- Low broker fee of \$250 per policy
- Superior claims service and loss control reviews provided by Cincinnati associates in most cases

Quote Requirements

- ACORD application 125 and 140 or similar
- WHDBB CRCP001 (available on the agency portal) or similar
- Loss runs, three to five years, currently valued
- Copy of overlying coverage terms
- Statement of Values (if applicable)
- Building updates, including roof (if applicable)
- Target premium

Thank you for all the great business you place with us!

Please contact us by email: CSUPR@cinfir.com

fax: 513-371-7263

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Commercial property risks – admitted or non-admitted – located in areas prone to wind or hail may be subject to higher deductibles than an insured, or their bank, can accept. Purchasing a Wind Hail Deductible Buyback policy helps the insured to reduce severe out-of-pocket expenses. The insured pays a smaller premium for the deductible buyback policy and a smaller wind or hail deductible in lieu of one large deductible in the event they have a wind or hail loss.

As a Lloyd's of London coverholder – and with the experience and support of Cincinnati Global Underwriting Ltd. – our goal is to offer E&S producers additional products and underwriting capacity in the Lloyd's market.

Product Highlights

- Fast turnaround including a specimen copy of your policy at time of quote
- Available for commercial property, business personal property and business income
- Covered perils of wind and hail
- Coverage options include: all wind, named windstorms or severe convective storms
- \$5,000 minimum deductible
- Overlying wind coverage must be in force at the time of loss

Limits Available

- Up to \$1,500,000 may be offered on any one policy

Eligible Territories

- All 50 U.S. states

Prohibited Classes

- Builders' Risk/Course of Construction
- Frame buildings within 1,000 feet of the coast
- Vacant buildings

*Products offered by C-SUPR and underwritten by specialty carriers other than The Cincinnati Specialty Underwriters Insurance Company will have varying commission amounts and are not included in profit-sharing calculations.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. This material is intended for use solely by properly licensed insurance professionals and does not constitute an offer to sell or a solicitation of insurance. CSU Producer Resources Inc., a subsidiary of Cincinnati Financial Corporation, offers brokerage services to independent agencies of The Cincinnati Insurance Company. Not operating in all states. 6200 South Gilmore Road, Fairfield, OH 45014-5141. Mailing address: P.O. Box 145496, Cincinnati, OH 45250-5496. Copyright © 2024 CSU Producer Resources Inc. All rights reserved. Do not reproduce, redistribute, post online or otherwise reuse this work, in whole or in part, without written permission.

