

## Mini-Wind Insurance Program

Insurmark's Mini-Wind program provides wind/hail coverage for small commercial and residential properties where primary insurance carriers have removed wind coverage from their policies.

## The Insurmark Advantage

- \$1,000 minimum premium
- Easy submission process with a short form application
- No coinsurance penalty, regardless of total insurable value
- Replacement cost wind/hail insurance without insurance to value
- Primary or Excess coverage can be layered over clients existing policy
- Experienced in-house underwriters with authority to rate, quote and bind

## **Mini-Wind Insurance**

- Small commercial and residential properties
- Risks up to \$25 million in value
- Up to \$2.5 million for any single occurrence
- Available nationally, with a focus on coastal states from Texas to Maine
- Commercial coverage for building, contents and building income available
- Residential coverage provided on modified homeowner's form. Combined limits of coverage A, B, C and D
  - Coverage A is the dwelling
  - Coverage B includes other structures, such as a shed or attached garage
  - Coverage C includes personal property in the dwelling
  - Coverage D is for additional living expenses (ALE) if displaced

**Let us help deliver a mini-wind solution aligned to your portfolio's needs**Contact us at **1.800.833.5912** or floodwatch.und@floodwatchins.com to learn more.