UIB

Homeowners Wind Deductible Buy Back

Cover for HNWI homes with Coverage A values in excess of $250k

WE PROVIDE:

Wind Deductible Buy Back for homeowners is designed to provide:

- Coverage for single properties within 50 miles of the coast, with a home that has minimum Coverage A value of $250,000.
- Protection for insureds against additional expenses, by reducing their wind deductibles imposed by their overlying homeowner's policy.
- Help when mitigating against instances where a bank or lender requirement is imposed to seek a reduced deductible to honour a financing agreement.

Follow form coverage for HO-3, HO-5, and DP-3 overlying policies.

"UIB understands that every exposure is unique, so clients need insurance advisers who listen and quickly understand the crux of the challenges faced."

POLICY COVERAGE:

Coverage is for Wind Exposures in coastal areas (within 50 miles of the coast).

- Maximum limit of up to $1 Million.
- Buy down from a deductible as high as 15%
- Buy down to a deductible as low as $10,000.

Designed for homeowners with coverage A values in excess of $250,000. Deductible cover for:

Coverage A	-	Main Dwelling
Coverage B	-	Outbuildings
Coverage C	-	Personal Property
Coverage D	-	Loss of use

Available for any location situated within 50 miles of the coast.

Available through the award winning, fully digital quote and bind system OPAL.*

Protect your Clients' Properties

with OPAL Homeowners Wind Deductible Buy Back, a product designed to help mitigate rising deductibles.

Our Homeowners WDBB Targets

properties over $250,000, reducing wind deductibles from up to 15% to just $10,000, ensuring substantial savings and better protection for high-value residences.

KEY CONTACTS

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*AEGIS London is the brand name of AEGIS Managing Agency Ltd (AMAL) and the OPAL system is a service provided by AMAL. AMAL acts a as the loyd's Managing agent for AEGIS Syndicate 1225 which is the leading Lloyd's Syndicate of the AEGIS OPAL Terror Consortium 9348 at Lloyd's. AMAL is authorised by the Prudential Regultaion Authority (PRA) and regulated by the PRA and the Financial Conduct Authority (FCA). the PRA and the FCA are the regulatory bodies for the United Kingdon financial services.

The Homeowners Wind Deductible buy Back product is non-admitted. Underwriters at Lloyd's are approved surplus lines insurers in all US jurisdictions. Lloyd's is also an accredited reinsurer in all 50 states. For information and assitance about how to access the Homeowners Wind Deductible Buy Back product, US persons should contact a license surplus lines broker in their state.