Market Leading Deductible Buyback

OPAL Earthquake Deductible Buyback (EQDBB)

DESIGNED FOR:

- Protecting insureds from unexpected expenses, by reducing their earthquake deductibles imposed by their All Risk Property insurance programme.
- Mitigating instances where a bank or lender requirement is imposed to seek a lesser retention in order to honour a financing agreement.

The Policy also offers:

- Deductibles bought down to as low as 10,000 USD
- No minimum premiums
- Buy-down from as high as a 50% deductible
- Coverage in all 50 states

MAXIMUM RISK LIMIT OF UP TO:

- 5 million USD for commercial properties
- 1 million USD for single dwelling homeowner policies
- 5 million USD for construction projects.

POLICY COVERAGE:

- Available with no Minimum Premiums.
- The Buy Down policy is a follow form wording, following the terms and conditions of your over lying policy.
- Available through OPAL's award-winning, fully digital quote and bind API enabled platform.

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

KEY CONTACTS

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

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The Commercial 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 Commercial Wind Deductible Buy Back product, US persons should contact a license surplus lines broker in their state.