



NEW OFFICE BUILDINGS & OFFICE CONDOMINIUM INSURANCE PROGRAM

Safe Harbour Underwriters is pleased to introduce American Strategic Insurance a new market focusing on **Office Buildings and Office Condominium Associations.**

Program Highlights Include:

Policy Forms:	Basic & Wrap ISO Forms
Flexibility:	Mono-line property
Construction:	Frame, Joisted Masonry, Masonry Non-Combustible & Fire Resistive
Limits:	\$10M per building (<i>If higher refer to underwriting</i>)
Deductible Options:	Flat, Named Storm or Wind & Hail – 3%, 5% or 10% (Per Building) All Other Perils - \$2,500 / \$5,000 / \$10,000 / \$25,000 (Occurrence)
Optional Coverage:	Terrorism, Inflation Guard, Ordinance & Law, Water Damage Business Income (with/without Extra Expense), Agreed Value

Eligible Risks:

- **Target market is 10 years of age or less** (> 10 yrs. of age will be considered depending on roof and maintenance updates)
- Coastal property – refer to underwriting
- Protection class 1-7
- Buildings up to 5 stories in height

Ineligible Risks:

- **Buildings < 50% occupied**
- **Manufacturers (incl. Reps), Abortion Clinics, Bail Bond Operation**
- **Political, Labor Union & Foreign Consulate Offices**
- **EFIS construction / cedar shake shingle roof**

Submission Requirements:

- Fully Completed ISO application within **90** days of effective date*
- Fully completed **ASI Supplemental / > 10 years old photo required***
- Hard copy loss runs (*three years*) + current year (*statement of no losses signed by insured*)*
- Copy of current policy term declaration page (*if you are agent of record*)
- Appraisal or Marshall Swift Boeckh (*properties with low values are not eligible*)
- E-mail submissions to: **txsubmissions@shuw.org** or fax to **(888) 213-7818**

This information is for illustrative purposes only and is not a contract. Only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to company approval.

*Required for quote

1/19/2012

Texas



**Safe Harbour
Underwriters, LLC.®**



Program Highlights:

- Headquartered in St. Petersburg, Florida
- American Strategic Insurance is A.M. Best rated A-
- Admitted Company in Texas
- Subject to State Regulation
- World's largest reinsurers
- Reinsurers all have **A-** or better ratings
- Reinsurers combined surplus in excess of **\$40+ billion**
- **Strong** reinsurance program structure
- Minimizes it's catastrophe exposure through reinsurance transfer
- Sophisticated and innovative risk selection/pricing process
- Catastrophe Management Program
- Full Service Insurance Company
- 24 Hour Claim Service
- Specialized In-house Catastrophe Teams
- Quick Claim Resolution
- **Long term** organizational asset protection

Any questions call us at (800) 591-0535

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Visit us online at:
www.shuw.org