

Kettle Commercial Property Coverage



Key Program Details

Kettle Commercial Property (KCP) is an indemnity product designed to provide physical property damage coverage for **Wildfire** and **All Other Perils (AOP)** exposures under a single policy. We combine proprietary wildfire modeling and underwriting expertise to provide custom solutions for a wide range of property exposures that are typically too volatile for admitted or most E&S carriers.

FEATURE	DETAILS
Backing/Paper	Kettle Property Product written on Mt Hawley Insurance Company Paper (A++ Superior by AM Best)
Exposure	Monoline E&S Property Policy for Wildfire and All Other Perils (AOP)
Availability	California and Nevada (initial roll-out)
Distribution	Wholesale Brokers exclusively
Policy Term	Between 1 Years - (Vacant buildings 3, 6, 9, and 12 Months)
Maximum Policy Limit	Available starting at \$1M up to a maximum of \$10M
Maximum Total Insurable Value (TIV)	\$200M Total Schedule
Minimum Premium	\$75,000
Minimum Deductibles	\$25K AOP (Lower Hazard Risks); \$50K AOP (Higher Hazard Risks). Wildfire Deductibles dependent on individual account exposures

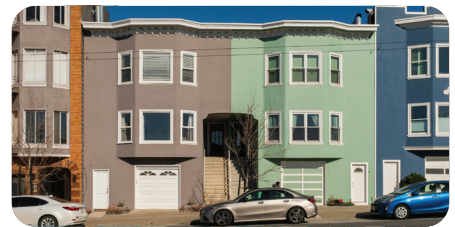
Placement Options

PRIMARY POLICY LAYER	GROUND UP	LOSS LIMIT
Consideration of \$1M - \$10M based on individual account characteristics.	Up to \$10M Total TIV for all exposures.	Available up to \$10M limit (for risks without a mortgage).

Target Occupancies

KCP provides placement consideration for "main-street" exposures, including but not limited to:

- Care Facilities
- Apartments
- Restaurants
- Offices
- Vacants
- Woodworking Operations
- Recycling Operations (Capped @ \$1M Primary)
- Residential Condo Association
- Franchised Hotel/Motel
- Subsidized Housing
- Strip Shopping Centers
- Warehouse Distribution
- Schools



Contact

CHRIS KAARRE

Senior Vice President
Underwriting

651-260-0174
chrisk@ourkettle.com