



# Ethos Property

Ethos Specialty's Property programs provide solutions for niche parts of the market which can often be difficult to find adequate insurance protection for. Within the range of products are two all-risks property insurances that can be provided on a shared or layered basis through a Real Estate or Manufacturing, Processing & Warehousing (MPW) program. In addition, there are two deductible solutions available - Wind and All-Other-Perils (AOP) - which offer insureds a way to reduce their initial deductible in the event of a loss.

## Shared & Layered Property

		Commercial Excess Real Estate	Manufacturing, Processing & Warehousing (MPW)
KEY FACTS	Total Insured Value	\$1,000m	\$1,000m
	Policy Type	All risks including or excluding flood & earthquake	
	Limits	Primary: Not available Excess: \$5m Not to exceed more than 50% of a layer	Primary = \$1.25m Excess = \$2.5m No 100% layers
TARGET CLASSES		<ul style="list-style-type: none"> <li>- Apartments</li> <li>- Offices</li> <li>- Shopping Centres</li> <li>- Restaurants</li> <li>- Schools</li> <li>- Condominiums</li> <li>- Nursing Homes</li> <li>- General Commercial</li> <li>- Municipalities</li> </ul>	<ul style="list-style-type: none"> <li>- Wood Workers</li> <li>- Recyclers</li> <li>- Plastic Workers</li> <li>- Produce Packers</li> <li>- Cement Plants</li> <li>- Food Processors &amp; Distribution</li> <li>- Car Dealership</li> <li>- Vacant Structures</li> <li>- Other medium to high hazard commercial property</li> </ul>
INELIGIBLE PERILS	Earthquake	No coverage available in CA	
		Modified Mercalli (MMI) 8 or higher	
	Wind	No standalone Earthquake	
		Tier 1 Windstorm Counties from TX to NY	Tier 1 Windstorm Counties from TX to VA
Flood	No wind coverage available in FL or HI	No wind coverage available in FL	
	No standalone Flood	FEMA Special Flood Hazard Areas	
	Flood Zones A&V	Flood Zones A&V	

 All policies are provided by leading Syndicate and Carrier partners with AM Best Ratings of 'A' or higher.

## Deductible Solutions

		Wind	All other Perils
<b>KEY FACTS</b>	<b>Total Insured Value</b>	\$100m per location	\$750m
	<b>Maximum Limit</b>	- \$500,000 per occurrence - \$1,000,000 per occurrence for superior construction	- \$250,000 per occurrence and \$1m annual aggregate limit - 4 times aggregate of the per occurrence limit - \$150,000 per occurrence and \$300,000 annual aggregate for MPW classes
	<b>Minimum Premium</b>	\$5,000	\$25,000
	<b>Minimum Deductible</b>	\$10,000 per occurrence	
	<b>Maximum Policy Terms</b>	12 Months 15 Months for builders risk plus odd time	
<b>TARGET CLASSES</b>		- Coverage for all occupancies and builders risk projects	- Habitational - Offices - Hotels/Motels - Shopping Centers - Convenience Stores - General Commercial - Manufacturing & Warehousing
<b>INSURED PERILS</b>		- Named Windstorm - All Wind Coverage for locations within first 2 counties	- AOP excluding Flood (Including Backup of Sewer and Drains) - Earthquake - Named Windstorm - Equipment Breakdown

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Ethos Specialty is a leading Managing General Underwriter (MGU) that develops industry-specific insurance programs and provides specialized underwriting services on behalf of high-quality carrier and syndicate partners. Ethos benefits from the deep financial capabilities and underwriting expertise of its parent company, Ascot Group, and is able to match risk to multiple sources of capital as well providing the highest quality, independent underwriting service to its industry partners and capital providers.

### CPP Investments

Ascot Group is owned by CPP Investments, the largest pension plan in Canada with over C\$500 billion in invested assets, representing the retirement contributions of over 20 million Canadians.

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