Ironshore’s policies insure against all risks of direct physical loss of or damage to property on a First Party Basis. Policies can incorporate both domestic and global exposure. Ironshore underwrites comprehensive coverages on commercial risks across virtually all classes within the General Property, Real Estate, Energy, Builder’s Risk, Standalone Terrorism and Personal Lines sectors. Our capacity is flexible and can be utilized in primary, first and second excess and high excess positions, as well as being utilized as a 100% layer market or quota share basis on shared and layered programs.

**General Commercial Property**

This coverage encompasses a broad range of property risks, including retail and wholesale operations, warehousing, restaurants, healthcare facilities, municipalities and institutions, amusement places, financial institutions, communications, service business and others. Ironshore also offers an extremely nimble and flexible approach to real estate property risks. We will insure a broad range of coverage requirements on exposures of office buildings, shopping malls, hospitality businesses (including casinos), schools and higher education facilities, condominiums, apartments, and housing authorities.

**General Commercial Property Appetite (U.S. Retail and Wholesale)**

Property limits of up to $25M, including, but not limited to, critical catastrophe in Miami, Tampa, Orlando, New Orleans, Houston, Los Angeles and San Francisco.

**Preferred Minimum Deductibles**

<table>
<thead>
<tr>
<th>AOP Minimum</th>
<th>Earthquake</th>
<th>Windstorm</th>
<th>Flood</th>
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<tbody>
<tr>
<td>• $25,000, except $250,000 for habitational</td>
<td>• California Locations: 5% TIV per location subject to a minimum of $250,000 per occurrence</td>
<td>• All Florida locations and “Critical Cat Zones”: 5% TIV per location subject to a minimum of $250,000 per occurrence</td>
<td>• SFHA 100 – year flooding excess of NFIP, whether purchased or not: Subject to a minimum of $500,000 building and $500,000 contents, with Time Element $100,000 per occurrence</td>
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<td>• Pacific Northwest, New Madrid, Hawaii and Puerto Rico Locations: 2% TIV per location subject to a minimum of $100,000 per occurrence</td>
<td>• Tier I counties from Texas through Alabama: 5% TIV per location subject to a minimum of $250,000 per occurrence</td>
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<tr>
<td></td>
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<td>• Tier I counties from Georgia to Virginia plus Hawaii:</td>
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<td></td>
<td>• 3% TIV per location subject to a minimum of $100,000 per occurrence</td>
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</table>

**Named Storm, as declared by the National Weather Service: 5% TIV per location subject to a minimum of $250,000 per occurrence**

**Excluded Perils and Classes:**

- Monoline Wind or Flood, Financial Guarantee Products, Offshore Exposures, MGA Business, and Nuclear, Chemical, Biological and Radiological (NCBR) Coverages

**General Commercial Property Recent Successes:**

- Real Estate – All Risk – TIV: $4.8B – Limits: $25M p/o $500M Primary
- Manufacturing – All Risk – TIV: $2.9B – Limits: $20M p/o $200M Primary Retail
- Retail – All Risk – TIV: $52.6B – Limits: $9M p/o $180M x/s $20M
Coverage will be provided for the construction works period, including the installation, assembly, erection, testing and commissioning of plant and machinery. Delay in start-up and phased operation coverage’s are also available from Ironshore. Ironshore underwrites the construction of Civil Engineering projects such as roads, bridges, water treatment plants and buildings, as well as Mechanical Engineering projects for oil and petrochemical facilities, utilities and heavy manufacturing plants.

**Terrorism and Sabotage**

A terrorist attack can strike at anytime, anywhere, and the consequences can be devastating. With the right protection, these damages can be limited and the security of knowing there is coverage is comforting. In today’s world, after events such as the Boston bombings, attacks in Kenya and terrorist organizations striking around the world, global terrorism coverage is essential. Ironshore’s Production Team are Industry leaders in this field with expansive knowledge of the subject. This product offers a global solution to the risk of damage caused by acts of terrorism.

**Builder’s Risk Property Appetite**

- Property limits of up to $200M under most favorable conditions
- Coverages: Works, Hot Testing, Delay in Start-up (Advanced Loss of Profits and Soft Cost), Phased Operation
- Project term up to 60 months
- Territory: Worldwide
- Prefer to participate on a proportional (pro-rata) basis on shared programs
- Will entertain excess of loss placements
- Excluded Perils and Classes: Stand Alone Wood Frame, DIC
- Builder’s Risk Property Recent Successes:
  - Petrochemical Plant – $30M p/o $750M
  - Manufacturing (Pharma) – $39M p/o $39M
  - High Rise Residential (Cat 1 Wind) – $10M p/o $71M

Ironshore — A Liberty Mutual Company
When considering a long-term insurance partner for your business, please call: 1-877-IRON411

www.ironshore.com
info@ironshore.com