



Property

Ironshore Product Offerings in the US

Property insurance has been one of our core offerings since inception. Risks differ based on location, use, size, construction and climate change. Ironshore protects against risks of direct physical loss or damage to property and can incorporate both domestic and global exposure.

Ironshore Product Suite	Product Features				Distribution		Business Size	Product Features	Target Classes
Product	Admitted/Non-Admitted	Minimum Premium	Limits	Retention (Deductible/SIR)	Wholesale	Retail			
General Property	Non-Admitted	\$25K	\$25M	N/A	✓	✓	All	Shared/layered programs, both quota share and excess participations, manuscript policy forms and underwriters in most major US cities	<ul style="list-style-type: none"> • Retail and Wholesale Operations • Warehouses, Manufacturing Facilities • Restaurants • Healthcare Facilities • Municipalities, Schools and Institutions • Amusement Parks • Financial Institutions • Communications and Service Businesses • Office Buildings • Condominiums, Apartments • Hotels, Motels, Resorts and Casinos
Builders Risk Property	Non-Admitted	\$10K	\$50M in the Probable Maximum Loss \$200M gross limits Wood Frame \$50M gross limits	Varies	✓	✓	All	Coverage provided for the construction work period, including Delay in Start-Up coverage	<ul style="list-style-type: none"> • Civil Engineering Projects (e.g., roads, bridges, tunnels, and water treatment plants and completed toll roads and bridges) • Commercial Construction Projects (e.g., office buildings, habitational properties and hospitals for construction and renovation) • Mechanical Engineering Projects (for oil and petrochemical facilities, utilities and heavy manufacturing plants) • Wood Frame Commercial Construction
Builders Risk Wood Frame	Non-Admitted	\$100K	\$75M gross limit	\$25K minimum	✓		Total Insurable Value of \$25M or larger. High Value Home Owner (HVHO) \$1M	Coverage provided for the construction work period, including Delay in Start-Up coverage	<ul style="list-style-type: none"> • Commercial Construction that utilizes Wood Frame, Joisted Masonry, Mass Timber, or Light Gauge Steel Stud • High Value Home Owner