

## Chronos General Property and Habitational Risks Team

### General Property and Habitational Risks Team Lead Contacts

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#### Target Risks

- General Property
  - Lessor's Risk, Retail, Offices, Mercantile, Hotels, Golf/Tennis Clubs
- Habitational
  - Apartments, Condos, Real Estate Developments
  - Assisted Living

#### Excluded Risks

- Pre-1987, Waterfront, Hotel/Motels
- Pre-1987, Waterfront, ISO 1-3
- EIFS Cladding
- Mid-Term or Bare Accounts
- Unprotected Aluminum Wiring
- Section 8 Subsidized (unless incidental)
- Contents/BI Only (unless incidental)

#### Critical Secondary Construction Characteristics

Roof covering, Roof age, Roof shape, Roof/Wall attachment

**Target TIV = \$5M - \$250M\***

*\*Large accounts (\$250M+ TIV and/or \$50M+ Key Location) are handled by Nat'l Accounts Team -Except Habitational*

#### Policy Terms – Account Limits

- \$5M up to \$250M per risk
- Generally Full Limit

#### Minimum Deductible

- \$2,500 - \$10,000 AOP
- 1-5% Hurricane or Named Storm; \$25,000 - \$100,000 All Other Wind

#### Minimum Premium

Target: \$20,000

### Recent Successes:

Occupancy	Geography	TIV (Million)	Perils	Participation
Garden Style Condo	South Carolina	\$10.8	A/R including EM, Excluding FL	100% of program
Strip Center	Louisiana	\$7.5	A/R including Flood, Excluding EM	100% of program
Habitational	Florida	\$64.6	A/R excluding FL & EM	100% of program
Strip Center	North Carolina	\$6.3	A/R excluding FL & EM	100% of program
Hardware Store	Texas	\$17.7	A/R excluding FL & EM	100% of program
Habitational	Florida	\$155.2	A/R including Flood, Excluding EM	100% of program
High Rise Condo	South Carolina	\$40.3	A/R including FL & EM	100% of program
Strip Center	Texas	\$289.6	A/R including FL & EM	100% of program
Auto Dealer	Florida	\$88.3	A/R excluding FL & EM	100% of program
Distribution Warehouse	Texas	\$44.2	A/R including FL & EM	100% of program
Offices	Mississippi	\$23.4	A/R including FL & EM	100% of program
High Rise Condo	Florida	\$40.2	A/R excluding FL & EM	100% of program
Garden Style Condo	South Carolina	\$26.9	Named Wind Deductible Buy Back	100% of program
Habitational	Louisiana	\$5.0	A/R excluding FL & EM	100% of program
Mid Rise Condo	South Carolina	\$8.0	Flood Deductible Buy Back	100% of program

Please submit risks to [submissions@chronosuws.com](mailto:submissions@chronosuws.com)