

## Property for Habitational / Real Estate: Condos, Apartments, Lessor's Risk, Offices, Assisted Living Residences, and more

### GENERAL PROPERTY

- **Limits:** Up to \$50M Primary
- **MP:** \$5K
- Admitted Paper available in NY
- ISO Forms
- **Territory:** All 50 States

### XS PROPERTY

- **Min attachment point:** \$5M
- **Limits:** Up to \$45M
- **MP:** \$5K
- Not available in Tier 1 or Tier 2

### EQUIPMENT BREAKDOWN

- **Limits:** Up to \$25M
- **MP:** \$500
- Admitted
- Sublimits Available

### CAT PROPERTY

- **All Risk including:** Windstorm or Hail; excluding Flood and Quake
- **Limits:** Up to \$25M
- **MP:** \$15K
- Target TIV: \$10M to \$100M

### WIND DEDUCTIBLE BUYBACKS - COASTAL & INLAND

- **Appetite:** Wind & Hail, Commercial, Habitational and Builders Risk Classes
- **Limits:** Up to \$4.75M
- **Min Deductible:** \$5K or 1% of TIV
- **MP:** \$2.5K
- **TIVs:** Up to \$50M per location / \$100M per policy

### EARTHQUAKE OR FLOOD DEDUCTIBLE BUYBACKS

- **Appetite:** All Construction Types, Commercial, Habitational and Builders Risks Classes
- **Limits:** Up to \$1M
- **MP:** \$2.5K
- **EQDBB Min Deductible:** 1% of TIV or \$25K per Occ.
- **FDBB Min Deductible:** \$5K

### PRIMARY FLOOD

- **Limits:** Up to \$5M
- **Min Deductible:** \$5K
- **TIV:** Up to \$20M
- No Class Restrictions

### COASTAL CONDOS PRIMARY FLOOD

- **Limits:** \$2M to \$5M
- **TIV:** Up to \$50M
- **Min Deductible:** \$5K
- **Target Elevation:** Positive Elevation Zones A & V
- 4+ Stories
- NFIP Replacement

### XS FLOOD

- XS of NFIP or Primary Carrier for Commercial and Personal Lines
- **Limits:** Up to \$15M; higher upon request
- **MP:** \$500
- **Target Elevation:** -3 or higher



Contact [Marketing@wkfc.com](mailto:Marketing@wkfc.com)  
with general questions or to send  
submissions to your underwriter



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