



Purpose as applies to BOTH programs:

- Mitigates first-dollar property loss exposure of property insurance holders whose policies have prohibitively high deductibles
- Solution for property owners who have difficulty complying with mortgage or loan terms when they must accept a higher deductible due to their location in a high-risk area

Deductible Buy-Back

For policy holders who live in areas prone to earthquake, wind/hail or flood

Limits Available:

- \$1 million for any one occurrence (earthquake, windstorm or flood, including CBRA flood)
- \$250,000 any one occurrence for all other non-catastrophe perils (AOP)

Inland Deductible Buy-Back

For policy holders who live in noncoastal areas prone to wind and hail

Limits Available:

- Up to \$250,000 any one occurrence in respect to windstorm and hailstorm damage (higher limits available on request)
- Maximum total insured value (TIV) of \$7.5 million per risk. (Larger TIVs available on request)
- Minimum attachment point \$10,000 per occurrence

Policies underwritten and issued by Insurmark, a Managing General Underwriter. All carriers rated A.M. Best "A."

This fact sheet provides only a general description of the coverage afforded in the policies offered and should not be considered as altering the insuring agreement, terms, conditions, exclusions and endorsements of the policy itself. Please read the provisions contained in the actual policies and discuss them with your insurance professional.

Insurmark is a division of Financial and Professional Risk Solutions, Inc. In CA, dba FPR Insurance Solutions, Inc. Lic# OG83953