

DIGITAL

Westchester Select Binding Authority provides a traditional binding solution for property and casualty risks for small to mid-size businesses through a network of select wholesalers with delegated underwriting authority. We offer exceptional service and a quick response on referrals.

Broad Authority and Appetite

- Broad appetite for both Property and Casualty
- Flexible rates, terms and conditions
- Ability to entertain risks on either a monoline or package basis

Property

- Delegated authority up to \$2.5 Million
- Capacity for coastal wind and catastrophe driven exposures
- Ability to offer Special form & Replacement cost for eligible buildings constructed 1900 or later
- Expanded appetite for property only risks

Casualty

- Delegated authority up to \$1 Million/\$2 Million
- Hired/Non-Owned and other ancillary coverages available when added to a CGL

Minimum Premiums

- \$750 for stand-alone coverage
- \$1,000 for package coverage (\$500 per line)

Deductibles

- Property deductibles starting at \$1,000
- Separate deductibles for wind, hail, or earthquake (where coverage is offered)
- Flexible GL deductibles – BI, PD or BI/PD available Benefits of using Westchester Binding

Top Classes

- LRO – commercial, residential, mixed use
- Homeowner & Condominium Associations
- Vacant Building & Vacant Land
- Artisan Contractors
- Warehousing
- Trucker's General Liability

Benefits of using Westchester Select Binding Authority

- True delegated authority underwriting
- Rate-Quote-Bind-Issue platform with post-bind transaction capabilities built-in to the system
- Regional underwriting team committed to helping you write business
- Financial strength, stability and commitment to the wholesale market
- Chubb claims handling experience

This material contains product summaries intended for use solely by properly licensed insurance professionals. The insurance policy actually issued contains the terms and conditions of the contract. All products may not be available in all states and surplus lines products can be offered only through licensed surplus lines producers. Insurance provided by Westchester Fire Insurance Company and its U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.