

Westchester Middle Market

Westchester Middle Market is pleased to provide a specialized product offering tailored to meet the needs of mid-sized accounts..

With the ability to offer monoline Property or Package coverage for a broad range of industry segments – Our dedicated Middle Market underwriting team provides outstanding expertise, speed, and service.

Key Product Features Include:

- Non-admitted paper – freedom of rate and form to meet individual risk requirements
- Enhanced additional coverages and coverage extensions afforded via ISO based policy form
- Available in all states except AK, CO, HI and OK

Property:

- TIV's ranging from \$2.5M (minimum) to \$30M (maximum)
- Ability to insure catastrophe exposed properties
- Full limits for Boiler & Machinery coverage
- Ability to provide All Risk, Named Perils, and Wind Driven Rain coverage
- Property Enhancement Form available
- **Wind Only** Coverage available for CAT exposed risks for an expanded appetite of industry segments – including, but not limited to, apartments and hotel/motels
- **Primary Limits** available up to \$5M TIV of a max \$30M TIV schedule for hard to place risks within our Property only occupancy types

General Liability:

- General Liability limits up to \$1M/\$2M
- General Liability appetite includes up to 500,000 square feet, \$10M in sales, and 1,000 units
- Hired and Non-Owned Auto Coverage available for most classes

Eligible Industry Segments – Package or Stand Alone Property

- Vacant Building/Vacant Land
 - Ability to consider non-structural renovation products
- Lessor's Risk
 - Preferred occupancies include service, retail, and offices
- Professional Offices
 - Broad appetite includes, but not limited to, medical offices, lawyers, insurance agencies and real estate agents
- Community Associations
 - We target residential condominiums, homeowners associations, townhome associations, and commercial condominium associations with a single location or schedule of locations
- Warehouses
 - Ability to consider with a variety of inventory
- Wholesalers/Distributors
 - Available for a variety of low hazard operations
- Commercial Umbrella – supplements primary GL offered via Package – up to \$5M in Limits
 - Coverage available when our GL policy is primary, written on admitted paper

We also offer Stand Alone Property coverage for over 20 additional occupancies.

Westchester Middle Market

The following additional occupancies are also eligible for Stand Alone Property, Wind Only and Primary Coverage as long as the TIV is between \$2.5M and \$30M.

- Assisted Living Facilities
- Banks, Financial Institutions
- Check Cashing
- Churches, Religious Organizations
- Clothing Store/ Department Store
- Contractors
- Daycares
- Dental Office
- Financial Advisory Firms
- Fitness Club/Gym
- Hardware Store
- Healthcare
- Hospitals
- Library
- Membership Organizations, Clubs, Non-Profits
- Movie Theater
- Municipalities, Government Buildings
- Museums and Art Galleries
- Nursing Homes
- Parking Garage
- Post Office
- Reception Hall/Event Facility
- Schools, Institutional
- Shopping Centers
- Used Merchandise Store (Thrift or Resale)

Why Choose Westchester?

- A complete wholesale solution, with a robust and innovative product portfolio
- Experienced and responsive underwriters who are consistent, creative, and flexible
- Professional Claims handling team
- Strong financials to protect your clients

CONTACT US

Send new submissions to:
middlemarket@westchester.com

Send renewal submissions to:
middlemarketrenewals@westchester.com

Send endorsements to:
middlemarketendt@westchester.com

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.