

BINDING AUTHORITY

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 range of classes for both Property and Casualty
- Flexible rates, terms and conditions
- Willingness to entertain risks on either a monoline or package basis

Property

- Delegated authority up to \$2.5 Million
- Strong appetite and capacity for coastal wind and catastrophe driven exposures
- Numerous coverage options, including contents only, equipment breakdown and incidental inland marine
- Top classes: LRO's, Apartments, Condominiums, Restaurants, Hotels/Motels

Casualty

- Delegated authority up to \$1 Million/\$2 Million
- Hired/Non-Owned and other ancillary coverages available when added to a CGL
- A strong appetite for complex and "brokerage light" risks
- Product Liability coverage available

Minimum Premiums

- \$750 for stand-alone coverage
- \$1,000 for package coverage

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

Benefits of using Westchester Select Binding Authority

- We can give you broad authority to write business
- Efficient and easy to use online Rate-Quote-Bind platform
- Friendly, knowledgeable underwriters that want to help you write business
- Most referrals answered within an hour
- Non-admitted paper and the willingness to be flexible to accommodate your client's requests
- Financial strength, stability and commitment to the wholesale market
- Fast and fair claims handling by a staff of experienced claims professionals
- Competitive rates for the insured

CONTACT US

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