

# 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 \$15M (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 \$15M 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 \$15M.

- 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

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