

# 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 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

## CONTACT US

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