Commercial property — single risk insurance solutions

Munich Re† brings simplified access to a wide range of commercial property capabilities through various carriers within the Munich Re Group. We provide our select partners with an innovative approach to specialty risks with all the same stability, expertise, and resources we have long come to stand for.

Middle market

Munich Re Specialty Insurance‡ ***wholesale only***

TIV	Target classes	Excluded
<$500m TIV	– Hotels – Foundries – Manufacturing – Commercial real estate – Vacant/unprotected property	Dealers open lot, cannabis, pharma, primary habitational of frame construction, chemical, blending, petrochemicals, crop growing, fertilizer, manufacturing/distribution/storage, livestock, flammable liquid, workers

Contact: Jim Wallace, Head of Property E&S, jwallace@munichre.com

Large/Corporate

Munich Re Facultative & Corporate

TIV	Target classes	Excluded
>$500m TIV	All occupancies	Low appetite for food, glass, molten metals, and rubber

Contact: Ed Leibrock, Head of U.S. Corporate Property, eleibrock@munichre.com

(continued)

Any size risk

Munich Re Specialty Insurance‡

	TIV	Target classes	
Inland and Ocean Marine		– Contractors equipment – Motortruck cargo – Stock throughput – Builder's risk – Transit	
	Contact: Steven Weiss, CUO, Inland and Ocean Marine, steven.weiss@munichre.com		
Public Entity	≥$150m TIV; min $100k SIR/Deductible	– Education – Religious – Municipal – Public/non-profit – Special districts	**Capabilities:** – Insurance – Reinsurance – Facultative certificate
	Contact: Lauren Tredinnick, Head of Public Entity Risk Solutions, ltred@munichre.com		
Terrorism and Political Violence§	≥$425m any one risk	Worldwide appetite **Perils:** – Terrorism, sabotage – Strikes, riots, civil commotion – Malicious damage – Insurrection, revolution, rebellion – Mutiny, coup d'état – War, civil war – Counter-insurgency	**Coverage:** – Property damage to insured assets – Business interruption including extra expense/loss of profit, delay in start-up for construction risks – Contingent time element (denial of access, loss of attraction, customers and suppliers and others on request) – Construction/Builder's risk/terrorism (up to 72-month period) – Third-party terrorism liability – Cyber terrorism – Malicious attack/active assailant – Event cancellation following an act of terrorism or threat
	Contact: Adam Posner, Head of Underwriting, Terrorism, adam.posner@munichre.com		

HSB

	TIV	Target classes	Excluded
Equipment Breakdown		– All non-manufacturing/service – Real estate/habitational – Municipal – K-12 schools/colleges/universities – Light manufacturing – Retail	– Low appetite: – Heavy metal – Scrap metal – Shredding – Chemical/oil/gas – Lumber/pulp/paper – Utilities power gen
	Contact: Brian Udy, Senior Vice President, brian_udy@hsb.com		
Renewable Energy	**Capacity:** up to $250m	– Solar/photovoltaic installations – Biomass or biofuel power plants – Hydroelectric plants – Geothermal plants – Wind turbines – Fuel cell installations – Anaerobic digester plants – Ethanol plants – Biodiesel plants – Battery storage installations	**Coverage:** Operational Property; Business Interruption; Equipment Breakdown; Construction All Risk and Delay in Start Up; Marine Cargo; Third Party Liability; Asset Performance
	Contact: Rena DelVecchio, ARM Vice President, Underwriting, rena_delvecchio@hsb.com		

Additional Property Solutions from Munich Re companies:

Programs
Kevin Johnson
President, Insurance Programs
Munich Re Specialty Insurance
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Binding Authority
Dave Toombs
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Bell & Clements Inc.
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Personal Lines Property
Kevin Morreale
Chief Sales & Marketing Officer
American Modern Insurance Group
kmorreale@amig.com
amig.com/agent

† Policies reflected above are underwritten by affiliated insurance and reinsurance subsidiaries of Munich Reinsurance Company (Munich Re) listed below.

1. Munich Reinsurance America, Inc.
2. American Alternative Insurance Corporation.
3. Princeton Excess & Surplus Lines Insurance Company (PESLIC).
4. Bridgeway Insurance Company (BIC).
   PESLIC and BIC are surplus lines insurers and surplus lines coverage can only be placed by or through a licensed surplus lines producer or broker.
5. The Hartford Steam Boiler Inspection and Insurance Company and HSB Specialty Insurance Company.
6. American Modern Insurance Group, Inc. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including, but not limited to, American Modern Property and Casualty Insurance Company (CA Lic. No. 6129-1).

‡ Munich Re Specialty Insurance (MRSI) is a description for the insurance business operations of affiliated companies (including American Alternative Insurance Corp., The Princeton Excess and Surplus Lines Insurance Company and Bridgeway Insurance Company) in the Munich Re Group that share a common directive to offer and deliver specialty property and casualty insurance products and services in North America.

§ The Terrorism and Political Violence coverage that is the subject of this brochure is offered, and any related services are provided, through Munich Re Specialty Group Insurance Services, Inc. as underwriting manager with underwriting authority provided by Munich Re Syndicate Ltd. – Syndicate 457, a marine and specialty insurance underwriter and surplus lines insurer at Lloyd's of London.

Any descriptions of coverage are meant to be general in nature, may not be available in every state, may vary by state, and do not include nor are intended to include all of the actual terms, benefits, and limitations found in an insurance policy, which forms the contract between the insured and insurance company, and governs in all cases. Such products and services described here are offered by Munich Re subsidiaries, which includes, but is not limited to, Munich Reinsurance America, Inc., American Alternative Insurance Corp., The Princeton Excess and Surplus Lines Insurance Company, Bridgeway Insurance Company, The Hartford Steam Boiler Inspection and Insurance Company, and American Modern Insurance Group, Inc. ("Munich Re US P&C Operations"). Munich Re US P&C Operations disclaims any and all liability whatsoever resulting from use of or reliance upon this material. The information contained herein is intended for surplus lines brokers and producers. It also is intended as general information only and does not constitute an offer to sell or a solicitation of insurance. Any inquiries concerning Cyber coverage should be directed through a licensed surplus lines producer or broker. Any descriptions of coverage contained in this information sheet are meant to be general in nature, may not be available in every state, may vary by state, and do not include nor are intended to include all of the actual terms, benefits, and limitations found in an insurance policy. The insurance policy and not this information sheet will form the contract between the parties thereto, and will govern in all cases.

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