GROUND UP COVERAGE FOR ROOFS AGAINST WIND & HAIL, LOW DEDUCTIBLES!

Provide your insureds wind/hail coverage where it matters most.

We cover a limit of insurance for wind/hail/tornado/named storm etc all major wind events covered under traditional property policies. We follow form with your overlying property carrier and adjust with them. We offer whatever limit your insured can afford but we start paying from the ground up, over a small manageable deductible.

TARGET

Apartments, Condos, Hotels, Shopping Centers, & General Real Estate

- Coastal and non-coastal risks eligible
- Quick turnaround
- Flat deductibles, as low as $10,000
- Single location is preferred, though we can consider multi-location.
- Customized solutions fitting your insured’s budget and risk tolerance
- We cover you from the bottom up, where it matters most
- ** Please note that roofline can also quote full limit traditional buydowns very competitively. If you interest resides in a full buydown, we want to be your go to market and can beat other quotes out there on new business or offer a reduction on your renewals.

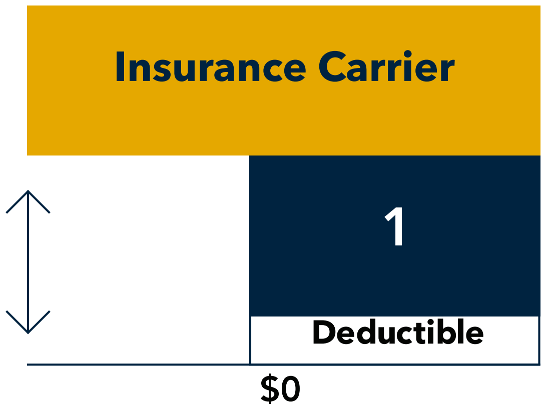
REQUIREMENTS

- Acord 125 and 140, preferably with fully-completed Excel schedule of values
- Loss history
- Overlying carrier structure/overlying quote
- Client Budget and risk tolerance

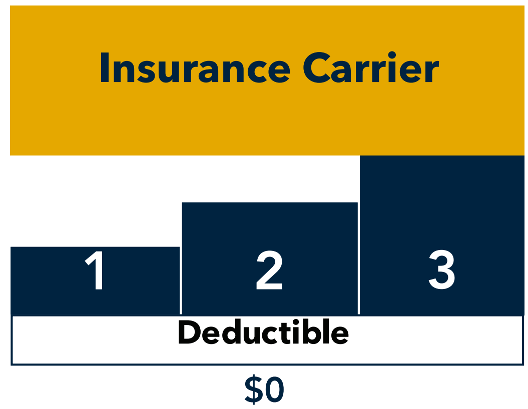
ROOFLINE

HOW DOES ROOFLINE WORK?

#1



#2



The traditional way to manage wind risk is a deductible buyback. This policy requires the insured to fund for the entire line of coverage, from the overlying deductible all the way down to the deductible they are comfortable with. This can make things very expensive as overlying deductibles increase.

With RoofLine, the insured can purchase their wind hail from the bottom up rather than the top down. They can have a relatively low deductible that is very manageable on their balance sheet. They can also have flexibility in their overlying deductible and potentially explore carriers they haven't in the past, because they mandated a higher wind attachment.

EXAMPLE 1 – ALLOWING FLEXIBILITY OF OVERLYING CARRIER

TIV: $20,000,000

Carrier A will offer a 3% deductible for a premium $100,000
Carrier B will only offer a 5% deductible but with a reduced premium of $75,000
Client feels their roof exposure is really only likely to be about 2% of TIV. They feel that neither of these options covers their roof exposure.
Client wants to keep their wind risk to a manageable level. Their total budget is 120,000

Traditional wind buydown to pair with carrier A:
- 3% wind/hail down to 2% - 20,000

RoofLine to pair with carrier B:
- $350,000 wind/hail limit excess of $50,000 deductible – 42,000
- Combining Carrier A with a traditional buydown yields 120,000 spend with nothing covered in the clients expectation of wind events
- Combining Carrier B with RoofLine yields 117,000 spend with protection where the client is concerned, in the first 2% of the TIV.

EXAMPLE 2 – ALLOWING FLEXIBILITY OF BUDGET

Insured has $1,000,000 wind deductible
Client wanted a measurable retention but had limited budget. Budget 50,000

Traditional wind buydown:
- $990,000 xo $10,000 - $99,000 premium does not meet budget
- $500,000 xo $500,000 - $50,000 premium not worth paying for as insured still has high deductible

RoofLine:
$400,000 xo $10,000 - $50,000 premium insured hits budget, yet maintains coverage where it matters most