

# PROPERTY OVERVIEW

Westchester Property delivers a broad range of insurance products for commercial property risks with Total Insured Values of \$30,000,000 or greater. We provide broad underwriting capabilities through our wholesale distribution partners. As one of the strongest insurers in the world, Westchester has the financial strength and underwriting expertise to deliver tailored, creative solutions for complex risks.

Product Line	Description	Preferred Classes
<b>Catastrophe Perils</b>	Coverage includes windstorm, flood, and earthquake protection, provided on an all risk or a standalone basis. Primary, buffer and excess layers considered \$100,000 minimum premium	Condominiums, Municipalities – Government & Schools, Real Estate, Institutional – Assisted Living, Hospitals, & Nursing Homes, Light to Moderate Manufacturing
<b>Deductible Buy Backs</b>	Catastrophe perils coverage Minimum premium \$100,000	Condominiums, Municipalities – Government & Schools, Real Estate, Institutional – Assisted Living, Hospitals, & Nursing Homes, Light to Moderate Manufacturing
<b>Difference in Conditions</b>	Available on a primary, buffer or excess layer basis for U.S. exposures only. Minimum premium: \$100,000 Available on both primary and excess basis, in manuscript or company forms, on a non-admitted basis	Condominiums, Municipalities – Government & Schools, Real Estate, Institutional – Assisted Living, Hospitals, & Nursing Homes, Light to Moderate Manufacturing

Product Line	Description	Preferred Classes
<b>Excess Property</b>	Covers all risk, named perils or single peril, single property damage, and business interruption exposure. Minimum premium \$100,000 <ul style="list-style-type: none"> <li>Limits up to \$10M</li> </ul>	Condominiums, Municipalities – Government & Schools, Real Estate, Institutional – Assisted Living, Hospitals, & Nursing Homes, Light to Moderate Manufacturing
<b>Primary Property</b>	Covers all risk, named perils or single peril, and business interruption exposure Minimum premium \$100,000 <ul style="list-style-type: none"> <li>Limits up to \$10M</li> </ul>	Condominiums, Municipalities – Government & Schools, Real Estate, Institutional – Assisted Living, Hospitals, & Nursing Homes, Light to Moderate Manufacturing

This material contains product summaries intended for use solely by properly licensed insurance professionals. The insurance policy actually issued contains the terms and conditions of the contract. All products may not be available in all states and surplus lines products can be offered only through licensed surplus lines producers. Insurance provided by Westchester Fire Insurance Company and its U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com).