TAU TRANSATLANTIC UNDERWRITERS

# Comprehensive Coastal Property Coverage

TAU specializes in flexible property solutions for commercial buildings in coastal regions across the U.S., offering coverage with options for windstorm and named storm protection. With a strategic and disciplined underwriting approach, we focus on long-term stability. Our products are designed to meet the unique needs of coastal owners, making TAU a trusted resource for hard-to-place property risks.

## COVERAGE HIGHLIGHTS

- Non-admitted
- Available in tier 1 and 2 counties of U.S. coastal states
- Products include property all risk, windstorm, and hail-only, with options for named windstorm, hurricane-only, and windstorm deductible buybacks
- Earthquake and flood coverage may be available in conjunction with all risk coverage
- Account TIV up to $500M
- Minimum premium = $50,000
- Per risk capacity up to $100M

## ACCEPTABLE RISKS

- Buildings
- Business personal property
- Tenant improvement and betterments
- Business income, rental value, and extra expense
- Additional scheduled property (signs, fences, pools, etc.)
- Ordinance or law, mold clean-up and removal, and TRIA coverage on an optional basis
- Equipment breakdown

## APPETITE

- Apartments and condominiums
- Office buildings and real estate
- Group institutional housing
- Retail
- Hospital and healthcare

## EXCLUDED CLASSES

- Accounts with heavy business income or contents exposures
- Builder’s risk
- Casinos
- Cold storage warehouses
- Manufacturing
- Marinas
- Piers, docks, and wharves
- Single-family dwellings

## Contact

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