

## One Solution for Small Business Accounts

At OneBeacon Specialty Property®, we combine significant underwriting experience with exceptional service to deliver comprehensive excess specialty property coverage to businesses large and small. For your small business accounts, our Small Business platform aims to offer your clients a quick and efficient quoting process with low minimum premiums. Our platform is geared towards excess layers with high percentage attachment points where account minimum premiums are out of proportion to the exposure.



### KEY CAPABILITIES:

- Expertise and Experienced Underwriting
- Exceptional Service
- Financial Strength

### Minimum Premiums

- \$5,000 for non-cat risks
- \$12,500 for Tier 2 risks

### Program Highlights

- Up to \$35,000,000 capacity
- Minimum attachment of \$5,000,000
- Maximum 10 locations
- No Tier 1 locations
- Minimum 50% attachment point for Tier 2
- No manuscript primaries; Company and ISO forms only
- Occurrence Limit of Liability Endorsement included
- Earthquake, Flood and Boiler, and Machinery excluded

### Target Business

- Apartments/Condos
- Offices
- Retail
- Churches
- Hotel/Motel
- Health Services
- Schools
- Miscellaneous Light Hazard Occupancies (no special hazards, no high BI values)

### Example Accounts\*

- \$4,500,000 x/s \$10,000,000 on multiple building strip mall-\$5,000 premium
- \$10,000,000 x/s \$20,000,000 on Tier 2 apartment schedule for \$12,500
- \$22,000,000 x/s \$5,000,000 on small schedule of garden apartments, largest location \$6,000,000, for \$9,000

\*Premium amounts may vary based on actual risk.

# OneBeacon

SPECIALTY PROPERTY

## OneBeacon Specialty Property

is a brand of OneBeacon Insurance Group, Ltd. that provides excess property solutions for layered insurance policies. Target classes of business include apartments and condominiums, commercial real estate, small-to-medium manufacturing, retail/wholesale, education and public entities. OneBeacon Specialty Property products are provided primarily through wholesalers.

## OneBeacon Insurance Group, Ltd.

("OneBeacon") is a subsidiary of Intact Financial Corporation (TSX: IFC). OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident and health; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare; management liability; ocean and inland marine; public entities; technology; and tuition refund.

## Contact Us

To submit your small business accounts to OneBeacon Specialty Property, please contact your regional underwriter for our Small Account Template and submit the completed form to our dedicated inbox: [obspsmallaccounts@onebeacon.com](mailto:obspsmallaccounts@onebeacon.com).

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Visit [onebeaconsp.com](http://onebeaconsp.com) for more information.

You can also find us on:



*\*Coverages are subject to policy terms and conditions and may not be available in all states. This program will be underwritten by Atlantic Specialty Insurance Company.*

*This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.*