



For ALL Commercial Property

Deductible Buy-Back Program for Commercial Property

Wind and hail deductibles for commercial property are on the rise in many areas of the United States. Deductibles of up to 5% are becoming more common in the most challenging locations.

MiniCo Insurance Agency offers a wind/hail deductible buy-back program for commercial property. Property owners may lower their deductibles to as little as 1% or a specific dollar amount. This decreases the potential out-of-pocket

financial exposure and assists in compliance with the mortgage deductible requirements.

- **A.M. Best “A” rated non-admitted carrier**
- **Storage and non-storage risks**
- **Stand-alone policy**
- **Knowledgeable underwriters**
- **Claims handled by MiniCo’s experienced in-house staff**

Sample Deductible Buy-Back Premiums

FLORIDA	
Building limit	\$1.8M
5% wind & hail deductible	\$90K
Buy back to 2% deductible	\$36K
Deductible reduction	\$54K
Premium	\$3,443

TEXAS COASTAL	
Building limit	\$1.8M
5% wind & hail deductible	\$90K
Buy back to 2% deductible	\$36K
Deductible reduction	\$54K
Premium	\$2,754



For more information, contact deductiblebuyback@minico.com or 800-528-1056.

800-528-1056

www.Minico.com

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