



E&S Property

Specialized solutions for hard-to-place risks

Simple, smart solutions for non-standard excess and surplus property risks, including commercial real estate, vacant structures, mercantile, commercial properties, nursing homes, assisted living and more.

From hard-to-place risks to clients with past losses, our skilled excess and surplus property team designs tailored solutions for non-standard property risks, including outside-the-box risks. We go beyond what the standard marketplace covers to ensure protection for key distressed risks.

Can consider

- Undervalued properties
- New purchases
- Accounts with prior losses
- Stab Lok panels
- Aluminum wiring
- Fuses

Ineligible risks

- Ground-up construction
- Renovations that contemplate structural modifications
- Greenhouses
- Agriculture risk/ food processors
- Recyclers
- Chemicals/petrochemicals
- Heavy flammable exposures
- Manufacturing over \$10m TIV
- Risks located in wildfire and high/med brush areas

Key features

- A.M. Best "A- XV" rated carrier
- Monoline property
- Nationwide program
- Non-admitted paper
- Full limit policies
- Primary policies
- No capacity for excess
- Minimum premium – \$5,000

Our appetite

- Vacant buildings
- Renovations (non-structural only)
- Commercial real estate
- Condominiums
- Rental apartments
- Other classes, but not limited to:
 - Mercantile
 - Light manufacturing and industrial
 - Restaurants and taverns
 - Religious institutions
 - Hospitality risks
 - Nursing homes
 - Assisted living

Limits

- \$25m per location and amount subject – best risk
- \$100m policy TIV
- Flood and earthquake – non-critical \$2.5m maximum limit
- Equipment breakdown – \$25m
- Limitations apply for catastrophe exposed business
- Florida – beyond 5 miles from the intercoastal Waterway and Gulf Coast – \$5m max line/\$5m max policy TIV
- Louisiana, Mississippi and Alabama – beyond 50 miles from the coast including Baton Rouge
- Virginia, North Carolina, South Carolina and Georgia – beyond 15 miles from the coast
- No coastal Texas

Habitational features

Type:

- Conventional
- Senior
- Student

Target territories:

- East Coast
- West Coast
- North Central and Southeast (excluding tier 1 and tier 2 counties)

Due to program constraints, we have the following frame or brick veneer limitations:

- Virginia, North Carolina, South Carolina and Georgia – beyond 30 miles from the coast – \$15m max line/\$15m max policy TIV
- Louisiana, Mississippi and Alabama – beyond 50 miles to the coast including Baton Rouge – \$5m max line/\$5m max policy TIV
- Colorado – \$10m max line/\$10m max policy TIV
- Texas, Oklahoma, Kansas, Nebraska, Arkansas, Missouri, Iowa and Kentucky are prohibited

Vacant building features

- Buildings in transition (i.e. from vacant to renovation to occupied) can be re-underwritten and endorsed in lieu of writing a new policy
- Buildings coming off COC, waiting for certificate of occupancy and have punch list items to complete
- Renovation must be cosmetic only, can include existing structure
- Broader coverage and replacement cost on qualifying risks
- New purchase
- Undervalued
- Partially occupied
- Incomplete COCs
- No restrictions on the length of vacancy
- Flexible policy terms, maximum 12 months

Ineligible:

- Buildings scheduled or planned to be demolished
- Renovations undergoing structural modification or contemplating structural modifications

Download documents

- DUAL supplemental vacant building application
- DUAL supplemental habitational application

Get started on a submission

Here's what we need:

- ACORD application
- SOV in excel for large schedules
- DUAL supplemental vacant building application
- DUAL supplemental habitational application
- DUAL hospitality supplemental
- Minimum of 3 year currently valued loss runs
- Target premium

Get in touch

For more information about our E&S Property program, contact a member of our team:

Sam Ramsey

Division Head
sramsey@dualinsurance.com

Jeannette Guercio

Division Manager
jguercio@dualinsurance.com

Jim St. John

Midwest and South
jstjohn@dualinsurance.com

Joe Pomara

East Coast
jpomara@dualinsurance.com

Lacey Patino

West Coast
lpatino@dualinsurance.com

Helping you do more

marketing@dualinsurance.com

dualinsurance.com

This product is underwritten by DUAL Commercial LLC (California License Number 0E67776), a licensed operating entity of the DUAL North America, Inc. group of companies. Information updated as of January 2026. U0034