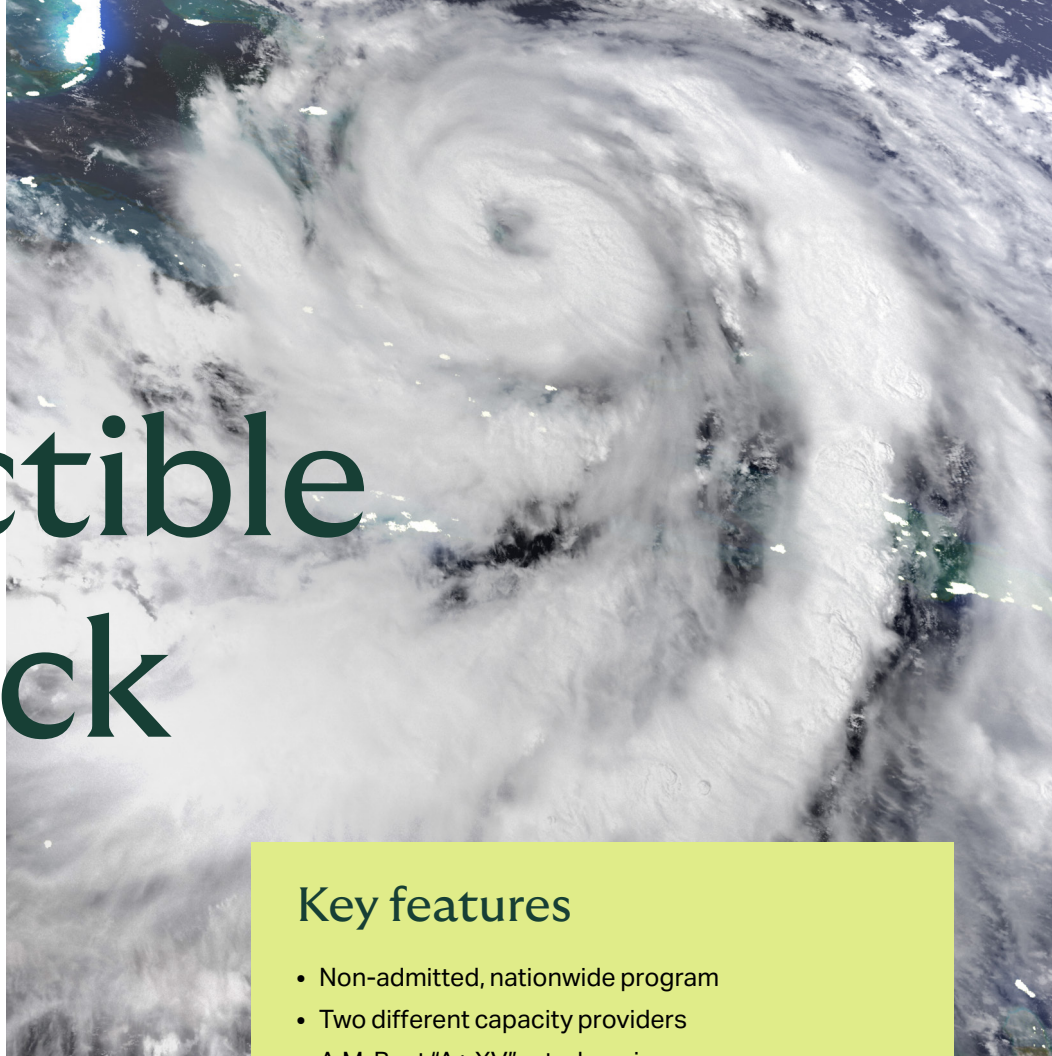




Deductible Buyback



Intelligent solutions for large deductibles

Reduce wind, hail, flood and earthquake deductibles for your clients' high value homes and commercial properties nationwide.

Our Deductible Buyback program provides a valuable solution for your clients facing large deductibles by lowering their out-of-pocket costs. For clients with commercial properties and high-value homes, our comprehensive program can be an option to lower out of pockets expense at time of loss for critical coverage and overall enhanced financial security, backed by A+ XV rated capacity.

Key features

- Non-admitted, nationwide program
- Two different capacity providers
- A.M. Best "A+ XV" rated carriers
- In-house authority to \$5m in limits
- Minimum premium: \$750
- Deductible 1% subject to a minimum \$5,000
- Premium is 100% earned at inception unless otherwise agreed
- Frequently used to meet lender or association by-law maximum deductible requirements

What we cover

- Wind deductible buydown – maximum limit of liability \$5m
- Coverage for commercial properties, apartments, condos
- High valued homes (must meet minimum dwelling A value of \$1.5m)
- Property, contents and loss of income
- Other structure coverage available

Construction type

- Fire resistant/MNC
- Non-combustible
- JM/frame/brick veneer

Eligible properties

- Residential
- Commercial
- Multi-family
- Apartments/condos

Roof types

- Asphalt shingle
- Wood shingle
- Tile shingle
- Metal
- TPO/membrane

Perils

- Wind
- Hail
- Flood
- Quake
- Named storm
- Calendar year hurricane

Get started on a submission

Here's what we need:

- Completed ACORD application or excel SOV
- 5-year loss runs
- Target premium

Get in touch

Send your submissions to apps@dualinsurance.com or contact a member of our team

Thomas Becker

Director of Business Development
+1 (973) 631 7575 x 161
tbecker@dualinsurance.com

Patrick Small

Managing Director
+1 (973) 631 7575 x 160
psmall@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 February 2025. U0038.