



Introducing AIU- An Exclusive ‘All Risk’ Property Insurance Program for Healthcare Facilities.

AIU, along with its carrier partners manages an exclusive, niche property insurance program underwritten by a group of “A” rated domestic and London based carriers. Program appetite includes frame and JM healthcare facilities that may not be eligible for standard or package market options.. The program offers a rich coverage form, rivaling and at times exceeding the coverage options in the standard markets.

AIU offers enhanced property coverages and many additional highlights, and features:

- All Perils
- Broad Risk Appetite
- Exclusive Market
- Expedited Underwriting and Quoting Process
- Adequate Capacity for Larger Schedules
- \$500 Million Blanket Limit
- No Co-insurance
- \$25 Million Earthquake Sublimit (Excluding CA, AK , HI & PAC NW)
- \$25 Million Flood Sublimit (Excluding High Hazard Flood Zones)
- EQSL in all States
- Rich Ordinance or Law Provision
- Malicious Attack Property Coverage
- \$1 Million Sewer & Drain Backup
- Violent Attack Property Coverage
- Optional \$5M Violent Attack Liability Coverage
- Optional Equipment Breakdown Coverage
- Optional Terrorism Coverage
- Optional Crime Coverage

Deductibles:

- \$25,000 AOP deductible Including Wind/Hail in most states (5K AOP deductible buyback option available)
- Wind/Hail deductible of 2% / \$100K in States of Alabama, Arkansas, Colorado, Iowa, Kansas, Kentucky, Louisiana, Mississippi, Missouri, and Nebraska.
- \$100,000 Named Storm Deductible, Subject to 1-3% Deductible in Critical or Secondary Critical Named Windstorm Areas
- \$500 Violent Attack Deductible
- \$100,000 Flood Deductible , Subject to \$250,000 in Moderate Hazard Flood Zones
- 3% / \$100,000 Earthquake Deductible

Appetite:

- Assisted Living Facilities, Skilled Nursing Homes, Rehab Centers, Memory Care Centers, Adult Daycare Centers, Therapy Centers
- **Minimum** TIV \$3M
- Targeting well-managed Healthcare Facilities, with focus on older frame and JM construction
- Not accepting locations with In-Unit Kitchens
- Older locations must be updated within 20 Years