



## Introducing AIU- An Exclusive 'All Risk' Property Insurance Facility for Hotels/Motels.

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 all construction classes of well managed hotels/motels, including exterior corridor and non-sprinklered locations. 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
- Full Replacement Cost
- \$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
- Violent Attack Property Coverage
- \$1 Million Sewer & Drain Backup
- Optional Equipment Breakdown Coverage
- Optional Terrorism Coverage
- Optional Crime Coverage
- Excluded Areas: TX, OK, CO, LA, FL, NY, HI, Tier 1, or within 10 miles of the Atlantic/Gulf of Mexico

### 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:

- **Minimum** TIV \$4M
- Older and Newer well-managed Hotels/Motels and Resorts, with focus on frame and JM.
- Exterior Corridor Hotels and Motels acceptable
- Franchise and Non-Franchise Locations Accepted
- Older Locations must be Updated within 20 Years