



Deductible Buy-Back: Lower your commercial wind/hail deductibles

Help reduce those unexpected out-of-pocket expenses when cash is most critical

How You Benefit

Adaptive's Deductible Buy-Back helps you reduce your risk of out-of-pocket expenses from high **wind/hail and named storm deductibles** on your commercial property's primary policy.

Wide-Ranging Coverage

- Available in all 50 states
- Covers wind, hail, and named storms with **up to \$5M limits** per policy
- Reduces deductible exposure to **as low as \$5K** per occurrence
- Pays on a covered loss under the primary policy even if the deductible is not met

Get Started

Contact your agent to get a quote or visit adaptiveinsurance.com for more information.

How Alex Co. Benefitted

Alex Co. owns a multi-use 12-story building in downtown Chicago, "the Windy City."

A storm broke windows and tore the roof, causing \$1M in damages, triggering their \$500K primary policy deductible.

Luckily, Alex Co. had purchased a Deductible Buy-Back policy, bringing their out-of-pocket exposure down to \$25K.

Alex Co. paid \$25K to get repairs started, and their Deductible Buy-Back policy picked up the \$475K difference.

Alex Co.'s Out-of-Pocket

