



GridProtect: Parametric insurance for power outages

When the power grid stumbles, your client's business doesn't have to

How It Works

Adaptive's GridProtect covers losses due to short-term power outages. It works by:

- Validating power outages in real-time
- Triggering the claims process automatically
- Settling the claim, typically paying in just days
- Letting your client use the funds as they need to
- Covering losses traditional insurance does not

Offers Real Value

We designed a truly customer-centric policy:

- Coverage limits up to \$50K
- An Adaptive claim doesn't go on your client's insurance record
- Real-time data and automation allows us to get your client paid quickly

Fills the Gaps

Our stand-alone E&S product complements policies you already offer and closes gaps left by traditional insurance. Which means more value for your clients and new revenue opportunities for you.

Takes Minutes to Bind

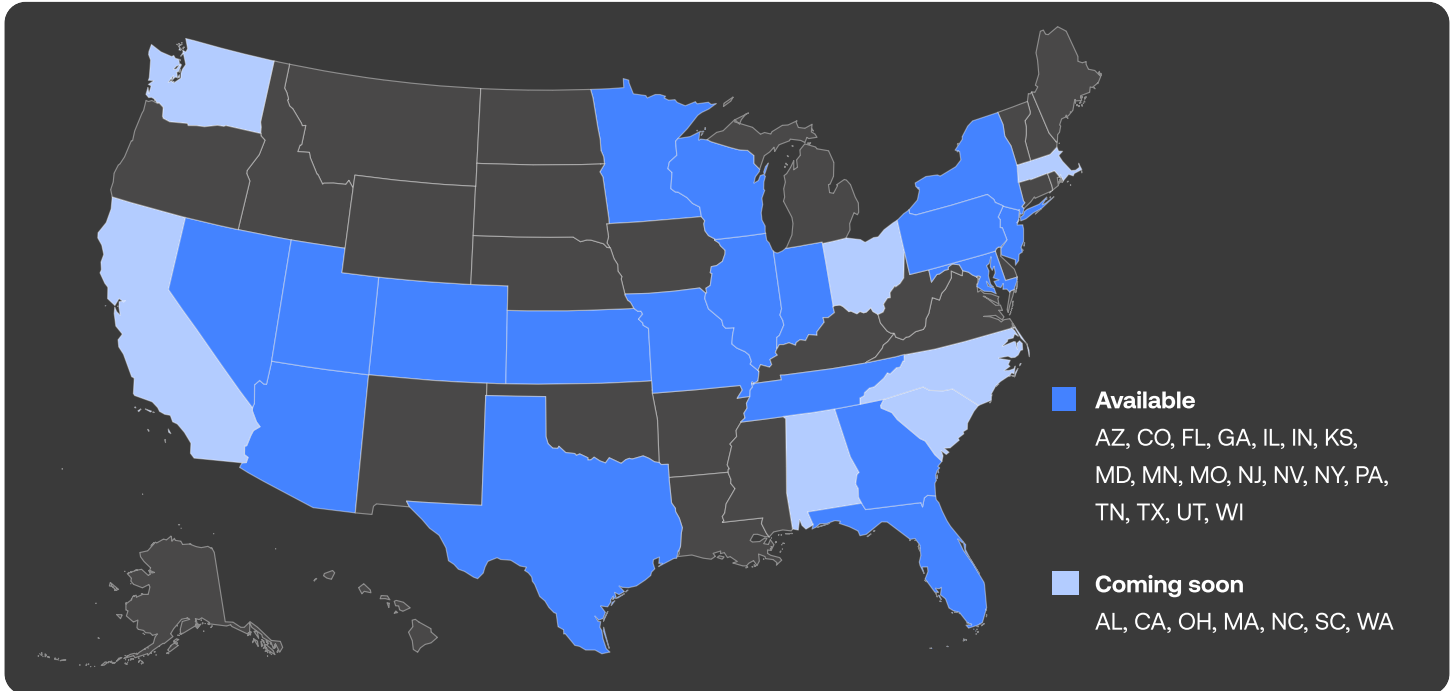
Simply enter the address, the outage trigger, and the coverage needed for those critical first 24 hours of a power outage. Get a quote and bind the policy. Our AI-powered automated platform does the rest.

Addresses Growing Concerns

With weather costing U.S. businesses \$1B every three weeks and traditional insurance narrowing the coverage they offer, businesses have fewer options. Until now.

Get Started

Visit adaptiveinsurance.com for more information and begin the 10-minute agency onboarding process.



How Your Agency Benefits

- 10-minute agency onboarding process
- Online access to leads, quotes, and policies
- Pre-quoted book of business, saving precious time chasing leads
- Sell any time, any place - no need to wait for sale or renewal
- Competitive commissions paid at the beginning of the month
- Generous incentive program



Tailor policies to your client's needs:

Coverage limits: Up to \$50K

Trigger periods: Outages of 8, 10, 12, 14, 16, 18, 20, 22 and 24 continuous hours

Claims*

- Fully automated process
- 100% payment for non-catastrophic power outages
 - Happens 98% of the time on average
- At least 40% payment when +6% of the local utility's customers are without power for the policy's duration
 - Happens 2% of the time on average

Frequently Asked Exclusions* Include:

- Solar flares
- Wildfires
- Scheduled/intentional shutdowns of the power grid by utilities or the government
- Electromagnetic pulse (EMP)
- Attacks on power grids

*Claims are subject to the terms, conditions, and exclusions of the policy. The complete list of exclusions is included with all policy documents.

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