

# Wind and Hail Deductible Buy-Back

Help commercial clients reduce out-of-pocket exposure when capital is critical

## What Is Deductible Buy-Back?

- Supplemental buy-back coverage for **commercial clients** with high wind, hail, or named storm deductible risk

## Who Is Deductible Buy-Back For?

- Most commercial properties exposed to wind, hail, and named storm risks (see p. 2 for common exclusions)

## What Are The Coverage Details?

- Buy-back helps pay for covered wind, hail, and named storm deductibles
- **Follow-form to primary policy terms**
- Minimum retained limit:
  - \$5K/occurrence for TIV < \$15M
  - \$10K/occurrence for TIV > \$15M
- Premium is 100% fully-earned
- Available in all 50 states

## How Does It Work? An Example...

- Primary wind/hail deductible: \$1M
- Buy-back deductible: \$100K
- Covered storm loss occurs
- Primary policy confirms coverage and adjusts loss
- Buy-back pays up to \$900K toward primary deductible
- Insured pays \$100K out-of-pocket

## What's In It For Me?

- Solves the percentage-deductible friction on commercial properties
- Digital quote/bind/issue in minutes using Adaptive's portal
- Easy referral path for out-of-box limits
- Bulk pre-quote available for existing commercial book
- Competitive commissions paid monthly
- Name a target premium feature for fast track UW review and price matching

## How Do I Get Appointed?

- Visit [adaptiveinsurance.com/registration](https://adaptiveinsurance.com/registration) and submit your agency application in minutes



## What Payment Options Are Available?

- **Pay Now** - Binds after payment is entered
- **Pay Later** - Binds immediately; we email your client a payment link. Due within 3 days of Effective Date
- **Escrow** - Binds immediately; agent notifies the lender and remits payment within 30 days
- **Agency Billing** - Binds immediately; agent collects and remits premium within 45 days

## What Are Common Exclusions?

- Agriculture (buildings-only ok)
- Auto dealerships (buildings-only ok)
- Cannabis
- Docks, piers, and wharves
- Greenhouses
- Solar panels

## How Do Claims Work?

- Triggered by covered primary policy loss
- FNOL via policy-listed claims email
- Typical resolution target: < 60 days
- Aligns with primary policy outcome

## Risk Examples

### Boutique Hotel in Florida

- \$4M deductible on 100-room resort
- Hurricane causes \$2M in damage; client must pay the entire amount

### HOA in South Carolina

- Condo complex with TIV of \$40M
- and 5% deductible
- Hail damage repairs cost \$2M; client has to issue a Special Assessment to every tenant

### Multi-Use Building in Illinois

- Owner has a \$500K deductible
- Wind causes \$800K in damage; client forced to take out a high interest loan

**Need To File A Claim?** Simply contact:  
Crawford & Company  
1605 N. Cedar Crest Blvd.  
Allentown, PA 18104  
aegisdbb@us.crawco.com  
Be sure to include the primary policy number and carrier.

## How Do I Quote?

- Once registered, login to our portal at [app.adaptiveinsurance.com](http://app.adaptiveinsurance.com) and click "Start Quote"