



# Wind and Hail Deductible Buy-Back

Help reduce out-of-pocket exposure  
when cash is critical

## What Is Deductible Buy-Back?

- Supplemental buy-back coverage for residential clients with high wind, hail, or hurricane deductible risk

## Who Is Deductible Buy-Back For?

- Owner-occupied and standard residential property types, including HO3, HO5, HO6, DP3, and state-sponsored wind coverages (e.g., TWIA)

## What Are The Coverage Details?

- Buy-back helps pay for covered wind, hail, and hurricane deductibles
- **Follow-form to primary policy terms**
- Coverage A > \$250K
- Minimum retained limit: \$2,500
- Premium is 100% fully-earned
- Available in all 50 states

## How Do I Get Appointed?

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

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

- Primary wind/hail deductible: \$100K
- Buy-back deductible: \$10K
- Covered storm loss occurs
- Primary policy confirms coverage and adjusts loss
- Buy-back pays up to \$90K toward primary deductible
- Insured pays \$10K out-of-pocket

## What's In It For Me?

- Solves the percentage-deductible friction on coastal HO homes
- Digital quote/bind/issue in minutes using Adaptive's portal
- Bulk pre-quote available for existing residential book
- Competitive commissions paid monthly
- Name a target premium feature for fast track UW review and price matching



## 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?

- Manufactured homes
- Mobile homes

## 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

### High Net Worth Individual In Florida

- \$75K deductible on primary home
- Hurricane causes \$50K in damage; Client must pay the entire amount

### Vacation House in Colorado

- Owner paying two mortgages, 3% deductible on \$2M vacation house
- Hail damages exceed \$60K; Client has to delay repairs until they can finance the deductible

### Single Family Rental In Illinois

- Landlord has \$2M SFR property with 5% deductible
- Wind causes \$200K in damage; Client forced to pay \$100K

**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"