Adaptive

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**
- Minimum retained limit: $2,500
- Premium is 100% fully-earned
- Available nationwide
- AM Best Rated: A (excellent)

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 clients concerns around high wind, hail, and hurricane deductibles
- 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

How Do I Get Appointed?

- Visit adaptiveinsurance.com/registration and submit your agency application in minutes

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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
- Coverage A < $250K (subject to underwriting review)

How Do Claims Work?

- Triggered by covered primary policy loss
- FNOL via policy-listed claims email
- Typical resolution target: < 15 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

- $2M property with 3% deductible
- Hail damages exceed $60K; Client has to delay repairs until they can finance the deductible

Single Family Rental In Illinois

- $2M 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

With copy to
claims@adaptiveinsurance.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 and click “Start Quote”