

# WINDPRO



## **The Right Coverage** **INSURANCE FOR COMMERCIAL & RESIDENTIAL PROPERTY**

WindPro is a special type of property-casualty insurance that protects policyholders from property damage caused by windstorms. Most types of windstorms, such as hurricanes and cyclones, are not typically covered in standard homeowners' insurance policies. Our policy can cover damages caused by high winds, from hurricane-force winds, tornados, hail and other weather events that are accompanied by wind gusts that exceed 35 miles per hour.

In some cases, homeowners insurance policies will cover damages caused by heavy winds, but in many states where wind damage is common, insurance companies may require homeowners to purchase a separate windstorm insurance to provide coverage for damages.



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## INTRODUCTION

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In some cases, homeowners insurance policies will cover damages caused by heavy winds, but in many states where wind damage is common, insurance companies may require homeowners to purchase a separate windstorm insurance to provide coverage for damages. It is very important that you are aware of what is and what is not covered by your homeowners policy.

## AGE OF PROPERTY

- No age restrictions on year built

## CONSTRUCTION TYPE

- All construction types are eligible. Please refer Frame to Underwriting.
- Manufactured/Mobile Homes are UNACCEPTABLE
- Acceptable occupancy includes Single Dwelling, Duplex, Triplex, & Four-Plex, & Commercial Exposures

## MINIMUM PREMIUM

- \$500.00

## COVERGE AND FORMS AVAILABLE: (Wind only)

- DP 3
- HO 3 & 6
- COMMERCIAL PROPERTY (Building, BPP & Business Income)
- VACANT, RENOVATIONS, & UNDER CONSTRUCTION
- General Liability IS available under a separate Policy (Ask your underwriter for details)
- Coverage for Storm Surge IS available on properties with a TIV greater than \$250,000

## NAMED INSURED:

Acceptable Named Insureds Include: Estate/Trusts, Corporations, Foreign Corporations, LLCs/LTDs/LLPs, Individual(s), Joint Ventures, Partnerships, Financial Institutions, Condo & HOA's, Contractor/Developer, Multiple Ownerships.

## UNACCEPTABLE CLAIMS HISOTRY:

- Properties with Existing or Unrepaired Damage (unless submitting with an intent to repair letter outside of Hurricane Season)

## PLEASE SEND SUBMISSIONS TO:

[quotes@londonuw.com](mailto:quotes@londonuw.com)

- Acord 125 & 140 or SOV

