

Wind Deductible Buy Back Options

We have had numerous success stories lately with our Wind Deductible Buy Back (WDBB) solution. It appears this is becoming an attractive option with the increases many Agents are seeing on Wind/Hail Deductibles.

When you have a Property-Driven risk (admitted or non-admitted) where the Wind/Hail Deductible is higher than the insured would prefer (e.g., usually more than 2%), the WDBB product allows you to buy down the deductible to a lower percentage or a flat rate. This means the insured now pays a small premium in lieu of not having to pay a much larger deductible in the event they have a wind/hail loss. (Please note this is not available for tenant dwellings and homeowners.)

The process is easy, and we only need the following few pieces of information to provide a quote:

- Insured Name, Property Locations and Insured Values (Building and BPP only)
- Effective Dates of Overlying Policy
- Overlying Wind/Hail Deductible (% or flat amount) and preferred Wind/Hail Deductible (percentage or flat amount no less than \$5,000)
- Occupancy, Construction Type, Age of Building and Roof, and Roof Type
- Wind/Hail Loss Information for prior 3 years

Let me know if you would like a WDBB quote or if you just need more information.

Thanks,

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