



Introducing Our E&S Package Solution

Designed for Habitational and Commercial risks that fall just outside the bounds of admitted markets, our E&S Package product offers a flexible, strategic alternative for accounts with unique characteristics. Whether it's a newly built property transitioning off builders' risk, an older structure with loss history, or a mid-tier luxury building with limited sprinklering, we bring underwriting expertise and tailored coverage solutions to the table. With broad availability, thoughtful extensions, and a pragmatic approach to risk mitigation, this product is built to serve the nuanced needs of today's evolving property landscape.

Appetite Overview

- Designed for risks that align with our standard admitted Habitational appetite but may include fringe characteristics—essentially an “E&S Lite” solution.
- Coverage is available as a Package or Monoline (GL or Property). Optional extensions include:
 - Equipment Breakdown (up to policy limits)
 - Non-Owned & Hired Auto Liability
 - Garagekeepers Legal Liability
- A BLG Coverage Extension Endorsement specially tailored for this program is included as standard
- A minimum premium of \$50,000 applies.

Target Risk Profile

We are actively seeking opportunities that include:

- Newly constructed buildings transitioning off builders' risk coverage
- Unsprinklered buildings with manageable exposures
- Joisted Masonry (JM) structures
- Mid-luxury / residential buildings
- Commercial buildings, including:
 - Class A properties with prior loss history
 - Class B properties with solid fundamentals
- Older buildings with sound structural integrity
- EIFS (Exterior Insulation and Finish System) buildings subject to underwriting
- Risks with loss history that can be addressed through strategic deductible structuring

Ineligible Risks

We are not currently offering coverage for:

- 100% vacant buildings (we prefer at least 50% occupancy or signed leases/sales agreements)
- Frame or Podium Frame construction
- Umbrella liability coverage
- Garden Style Apartments

Coverage Enhancements & Exclusions

Optional Coverage Extensions

- General Liability limits up to \$2,000,000 per occurrence / \$4,000,000 general aggregate
- Designated General Aggregate Per Location endorsement available
- Flexible deductible structures for both Property and General Liability, including per occurrence and per unit options

Standard Exclusions

- Construction (with maintenance carve-back)
- Cyber incidents
- Biometric information
- PFAS (Perfluoroalkyl and Polyfluoroalkyl Substances)
- Discrimination
- Continuous or progressive injury
- Lead
- Total pollution
- Fungi or bacteria
- EIFS (Exterior Insulation and Finish Systems)

Submission Requirements:

- **Completed ACORD applications**
- **BLG Supplemental application**
- **Statement of Values**, including:
 - Building update details
 - Confirmation of life safety improvements
- **Five years of currently valued loss runs**
- For buildings transitioning from a construction program, please also provide:
 - Builders Risk loss history
 - Construction General Liability loss history
 - Both must cover the full duration of the project
- **For New York State risks**, include sample vendor contracts demonstrating:
 - Hold harmless agreements
 - Additional Insured status for the insured
 - Vendor insurance requirements
 - Proper risk transfer language

Submission Instructions

All broker submissions should be sent to: surpluslinessubmissions@berkleyluxurygroup.com

Please clearly indicate that the submission is for an E&S Package product.

If the submitting broker is not E&S licensed and does not file surplus lines taxes and fees or complete the required due diligence, risks should be referred to Berkley Connect, WRB's internal wholesaler.

These submissions should be directed to: [Katie Neurick kneurick@berkeleyconnect.com](mailto:kneurick@berkeleyconnect.com)

