



LENDER PLACED WIND INSURANCE



A Tokio Marine Kiln company, one of the largest carriers in the Lloyd's marketplace and rated A (Excellent) by AM Best



Ability to place or cancel coverage online, or have Tokio Marine Highland track customer insurance compliance



Option to send customer insurance requirement letters on your behalf based on your prescribed timing



Dedicated account services representative for service requests



Prompt and professional claims handling by our wholly owned claims management firm

Hurricane season runs from June 1 through November 30 – half of each year. How safe is your financial institution's portfolio? For more than two decades, Tokio Marine Highland has been a leading provider of stand-alone wind insurance. That's why thousands of mortgage lenders nationwide rely on our comprehensive solutions to protect high-risk coastal properties typically excluded from most homeowners and hazard insurance policies. Tokio Marine Highland is a wholly owned company of Tokio Marine Kiln, one of the largest carriers in the Lloyd's of London insurance market and rated A (Excellent) by AM Best for financial strength. With our deep expertise, product knowledge and best-in-class service, you can have peace of mind that your loan portfolio is safeguarded every step of the way against potential uninsured or underinsured losses.

Highlights

- Available when customer's hazard or homeowners policy excludes wind damage
- Place or cancel coverage online 24/7 via Tokio Marine Highland's iClient® portal
- Immediate protection
- Minimal property/loan information required
- Covers losses caused by hurricane, hail, windstorm, wind gusts, tornadoes and cyclones.
- Flexible customer notification letter cycle
- Blanket insurance available

Residential Properties

- 1-4 family residential building limits up to \$1,000,000 (higher limits available)
- \$1,000 temporary housing expense
- Mobile and manufactured homes eligible
- Condo unit owner loss assessment
- Debris removal and loss mitigation expense
- No co-insurance requirement
- Replacement cost on building
- Greater of \$2,000 or 2% deductible

Commercial Properties

- Commercial building limits up to \$1,000,000 (higher limits available)
- Coverage for hotels, motels, retail stores, light manufacturing and other business types
- Commercial condo units eligible
- Debris removal and loss mitigation expense
- No co-insurance requirement
- Available Business Personal Property
- Replacement cost on building
- Greater of \$5,000 or 5% deductible

Did You Know?



The frequency and intensity of hurricanes and other torrential rainfall events are increasing



Hurricanes Harvey, Irma, Maria, Michael and Florence in 2017 and 2018 were among the costliest in history



September is the most common month for hurricanes to make landfall in the U.S.



By number of single-family homes and reconstruction value, the top five states with the highest (category 2) storm surge risk are FL, LA, TX, NJ and NY