



COMMERCIAL PROPERTY

Welcome to the London Market



At Decus we have several In-House Binding Authorities and Facilities specifically designed to assist in the efficient quoting, binding and certificate issuance for small/middle-market business. Please refer below to the current facilities we can offer you and your customers (**full details of any of the below mentioned are available upon request**). Security is 100% Certain Underwriters at Lloyd's unless stated otherwise.

The property team we have built at Decus has a varied experience base with an excellent underlying knowledge of several areas of property insurance. Whether it be placing a specialist facility for a portfolio of business, broking smaller accounts under one of our in-house authorities or placing large multi-state programs we have the ability to consider them all.

General Property

Our Team has the capability to place larger, General Property placements with London and European markets. We also utilize numerous facilities, where appropriate, to assist with placements. Our markets have varying appetites but over the years we have had success in the following specialist areas:

- Earthquake
- Windstorm/Hail
- Flood
- Deductible Buy-downs
- Standalone Terrorism

Open Market

Any property risk size and type is considered. Whether it be All Risks or Mono-Line coverage we are able to access all Lloyd's syndicates as well as European and Bermudian markets.

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London EC3M 7AY and at Lloyd's
Registered in England No. 6382680
Authorised and Regulated by the Financial Conduct Authority No. 477319

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LLOYD'S

Lloyd's of London offers a financial rating of A+ (S&P), AA- (Fitch), A (A.M. Best)



Decus Facilities

As mentioned previously, we have access to several Decus exclusive facilities. Some of which are outlined below:

General property:

Limits: Up to USD 5,000,000 any one risk – We can quota share combining one or more of our facilities to obtain higher limits where required
Risk Type: All risks, Wind/Hail only, DIC including stand-alone Earthquake and Flood, Wind and Earthquake Deductible Buy-downs, Primary, Excess and Full Value Limits available
Occupancy: All types considered with no specified restrictions. Each risk is judged on a case by case basis

Flood:

Limits: Up to USD 10,000,000 any one risk – Primary or Excess available
Risk Type: All Residential and Commercial Properties considered
Zones: All Flood Zones considered, including A & V, CBRA and Non-Participating areas

Wind Deductible Buy Backs:

Limits: Up to USD 2,000,000 in maximum recoverable
Risk Type: Any. We have had a great deal of success on builders risk projects as well as regular residential and commercial properties
Areas: Any locations which are prone to windstorm and/or hail are considered
We also have access to an online quoting tool which means our turnaround time is improved further (subject to having all of the relevant data)

What we can offer our customers

- In-House expertise and, in some cases, in-house underwriting
- 24 – 48 hour response time
- Certificate issuance within 30 days of binding
- Development of bespoke binding authorities for high volume/small premium portfolios of business – all non-marine classes
- On line reporting capabilities
- Repository Systems to enable you and your market partners to review real time figures, aggregates and claims

If you have any specific questions please do not hesitate to get in touch with one of the property team:

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