

NON-MARINE PROPERTY

THE NON-MARINE DIVISION OF ROPNER INSURANCE SERVICES LIMITED HANDLES EVERY CLASS OF NON-MARINE BUSINESS, FROM BOTH A PHYSICAL DAMAGE AND A FINANCIAL LOSS PERSPECTIVE

The team utilises its extensive expertise to tailor-make client specific placement structures to meet the particular risk and budgetary requirements of the insured.

Occupations include but not limited to:

- Residential and Nursing Sector – private and commercial
- Light and Heavy Industrial – cement, paper, technology
- Leisure and Tourism – hotels, sports facilities
- Schools and Colleges – state owned, private including facilities

- Airports and Sea Ports – terminals and associated properties
- Utilities – water, electrical, hydro, gas
- Commercial Property – shopping centres, offices, restaurants
- Docks and Piers – including wharves and jetties

Coverages include but not limited to:

- All Risks
- Fire, Lightning
- Catastrophe only – wind, flood, typhoon, earthquake etc.
- Difference in Conditions

- Terrorism
- Business Interruption / Extra Expense
- Fine Art / Specie

Structures include but not limited to:

- Proportional / Quota-Share
- Primary
- Excess of Loss
- Deductible Buy-Back

Facilities:

- We have a number of facilities which we can utilise for a wide range of occupancies and coverages.

Excess Flood and Business Interruption

Occupations can include, but are not limited to:

- Residential and Nursing Sector – private and commercial
- Light and Heavy Industrial – cement, paper, technology
- Leisure and Tourism – hotels, sports facilities
- Schools and Colleges – state owned, private (including facilities etc)
- Airports and Sea Ports – terminals and associated properties
- Utilities – water, electrical, hydro, gas
- Commercial Property – shopping centres, offices, restaurants
- Docks and Piers – including wharves and jetties



Conditions:

Must be excess of National Flood Insurance Program or an alternative policy with at least USD 500,000 in limit.

Elevation certificate must be supplied with each submission along with full building and business interruption details.

Form:

Coverage will follow the underlying policy on the LPO 348B and LPO 349B follow form basis, ensuring coverage is fluent and on a like-for-like basis.