

Small Business Coverage

Product Offering



We protect against:

- All risk including Named Storm and Windstorm Only

Capacity

- Max TIV: \$10,000,000
- We specialize in writing hurricane coverage for risks located in the entire state of Florida and in Tier I and Tier II counties in Alabama, Georgia, Louisiana, Mississippi, South Carolina and Texas.

Issuing paper/Security

		
• National Fire & Marine Insurance Company	A++ XV	AA+
• Certain Underwriters at Lloyd's - Syndicate 1458	A XV	A+
• United Specialty Insurance Company	A X	N/A
• Fortegra Specialty Insurance Company	A - IX	N/A
• Velocity Specialty Insurance Company	A - VIII	N/A

Property Coverage Perils

- Online product offering
- 24-hour turn around time for referrals
- Windstorm/Hail (required as base peril)
- Optional coverages available
 - All Other Peril (AOP)
 - Earthquake
 - Equipment Breakdown
 - Florida Sinkhole
 - Terrorism (TRIA)
- Additional coverage sublimit packages available
 - Ordinance and Law coverage
 - Service interruption
 - Extended Period of Indemnity
- Business income – 1/12 annual limit
- Contents and Business Income Values

Targeting main street property risks



- ✓ Real Estate
- ✓ Office
- ✓ Retail
- ✓ Health Care Facilities
- ✓ Services
- ✓ Post 2001 construction

Attributes:

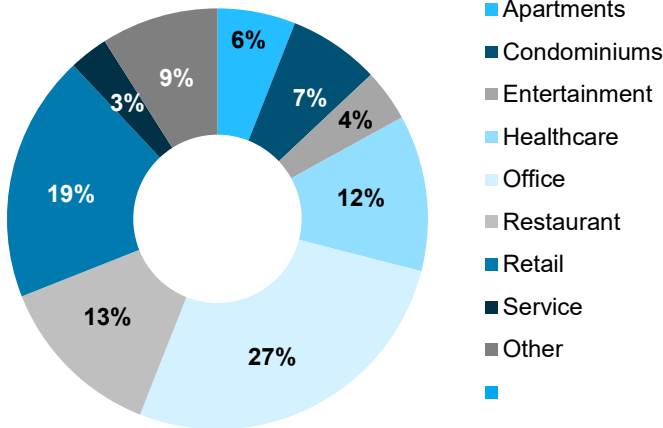
- ✓ Favorable loss history
- ✓ No history of litigation, PA/AOB involvement
- ✓ Adequate valuation
- ✓ <10% vacancy

Ineligible Occupancies

- Buildings under construction/renovation
- Convenience stores/Gas stations
- Contractors with heavy/hazardous equipment
- Exposures not on a permanent foundation
- Risks over water
- Vacant buildings
- Farming
- Manufacturers
- Hotels and Motels
- Churches
- Single Family Dwellings
- Car Washes/ Auto Repair

See our Small Commercial Product Guide for a complete listing of underwriting guidelines including ineligible exposures.

Occupancy Breakdown



Innovative Solutions

We offer innovative E&S products and ways for properties and business owners to transfer risk to global capital sources, especially in areas where it's very hard to get coverage. Our advanced underwriting technology enables us to tailor your coverage to your specific business needs.

About Us

Velocity Risk Underwriters, LLC, established in 2015, operates across small commercial and middle market commercial segments - delivering specialty insurance solutions and products to meet the unique needs of customers and distribution sources.

The firm has over 140 employees across four U.S. locations: Nashville (headquarters), Atlanta, Birmingham, and Chicago.

Velocity's strategic ownership structure includes majority shareholder, Oaktree Capital Management (interest acquired in 2022), and minority shareholders Nephila Capital via Markel Corporation (interest originating to 2015) and Velocity's management.

Excellent Financial Strength

Our substantial capital supports our business and is dedicated to both catastrophe exposed risks and long-term market participation.

- A.M. Best "A and A-" rated insurance coverage providers for non-admitted
- Unique access to catastrophe expertise and capital resources
- Specialized services for coastal risks
- Experienced claims professionals standing by, 24/7

We are licensed in 50 states as a general agent and underwrite property programs on behalf our carrier panel.

Contact Velocity

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