



Insurmark's Mini-Wind program\* provides wind/hail coverage for small commercial and residential properties where primary insurance carriers have removed wind coverage from their policies.



### The Insurmark Advantage

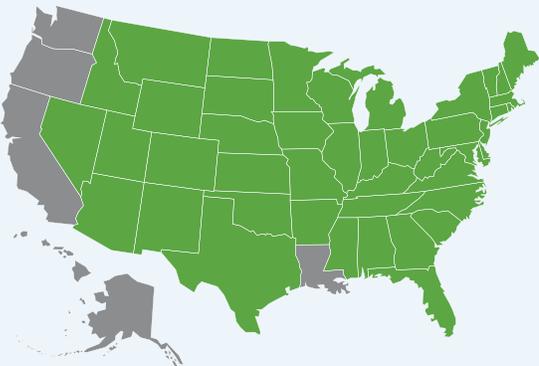
- Easy submission process with a short form application
- No coinsurance penalty, regardless of total insurable value
- Experienced in-house underwriters with authority to rate, quote and bind



### Mini-Wind Insurance

- Small commercial and residential properties
- Risks up to \$25 million in value
- Up to \$3 million combined coverage for any single occurrence
- Commercial coverage for building, contents and building income available
- Combined limits of coverage A, B, C and D
  - Coverage A is the building
  - Coverage B includes other structures subject to age requirements
  - Coverage C is business personal property and personal property
  - Coverage D is for business income or ALE
  - Sub limits for B, C and D are included in coverage A
- \$1,000 minimum premium
- Roof for structure must be less than 15 years old
- Minimum deductible: 2% subject to geographic regions
- Barrier Island risks for wind/hail have a minimum deductible of 5%
- **Ineligible risks:** Mobile homes, gas stations and churches with steeples

Eligible States (green on map)



Contact us at [floodwatch.und@floodwatchins.com](mailto:floodwatch.und@floodwatchins.com)  
or **1.800.833.5912** to learn more.



\*The Mini Wind product isn't available in every state. Not available in AK, CA, HI, LA, OR, & WA.

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