



We look
at risks
differently



ABEX Target Classes

Our focus is on best-in-class risks below but we will also look at other risks. Please send your submissions to our underwriting team at quotes@abexinsurance.com.

STUDENT HOUSING & RENTED PROPERTIES

- Building Value < \$8,000,000, willing to participate on larger risks
- Rooming Houses – 4 or less unrelated individuals living in a single-family home
- Seasonal/Short-Term Rentals

BUILDERS RISKS

- Acceptable types include:
 - Ground Up
 - Already Started
 - Renovations
- Coverage options:
 - Wrap-up Liability with the COC or stand alone
- Limits available:
 - In house property authority limit up to \$8,000,000
 - Access to larger limits available (quoted limits in excess of \$200,000,000)

VACANT PROPERTIES

- Building Value < \$8,000,000, willing to participate on larger vacant buildings. Best in class coverage includes:
 - Broad Form
 - Replacement Cost
 - Vandalism
 - Premises Liability with or without property coverage

COMMERCIAL GENERAL LIABILITY

- Pet Care (specifically dogs and cats, excl. Equine, Security Work)
- Fitness Instructors
- Dance Instructors
- Yoga
- Bakeries, Delicatessens
- Mobile or Cart Vendors, Hot Dog Stands
- Small Retailers
- Massage Therapy, Reiki Healers, Meditation, Reflexology
- Contractors
- Excess Liability

OTHER THINGS TO NOTE

- Heritage Buildings (façade only)
- Best in Class Mercantile Occupancies
- Our policies include
 - Broad Form
 - Replacement Cost
 - Vandalism
 - Premises Liability with or without property coverage