

Healthcare Facilities Property Appetite Guide 2025

An Exclusive 'All Risk' Property Insurance Facility **For Healthcare Facilities.**

AIU, along with its carrier partners manage an exclusive, niche property insurance program underwritten by a group of "A" rated domestic and London based carriers. Program appetite includes non-sprinklered, frame and JM healthcare facilities, that may not be eligible for standard or package market options. The program offers a rich coverage form, rivaling and at times exceeding the coverage options in the standard markets.

AIU offers enhanced property coverages and many additional highlights, and features:

- \$500 Million Blanket Limit
- No Co-insurance
- Full Replacement Cost
- All Perils
- Broad Risk Appetite
- Exclusive Market
- Expedited Underwriting and Quoting Process
- \$100 Million Earthquake Sublimit (Excluding CA, AK, HI & PAC NW)
- \$100 Million Flood Sublimit (Excluding High Hazard Flood Zones)
- EQSL in all States
- Ordinance or Law Provision
- \$1 Million Sewer & Drain Backup
- Optional Equipment Breakdown Coverage
- Optional Terrorism Coverage
- Optional Crime Coverage
- Excluded Areas: TX, OK, LA, FL, NY, HI, Tier 1, or within 10 miles of the Atlantic/Gulf of Mexico

Deductibles:

- \$25,000 AOP deductible Including Wind/Hail in most states (5K AOP deductible buyback option available)
- Wind/Hail deductible of 2% / \$100K in States of AL, AR, CO, IA, KA, KY, MS, MO, and NE
- 100K Named storm deductible
- Standard Flood deductible 250K
- Standard EQ deductible 100K

Appetite:

- **Minimum TIV \$5 Million**
- **Maximum TIV \$35 Million (per location)**
- Assisted Living Facilities
- Skilled Nursing Homes
- Rehab Centers
- Memory Care Centers
- Targeting well-managed Healthcare Facilities, with focus on older frame and JM construction

