



**NORTH AMERICA**

# Sompo Digital E&S Property

The E&S Property team considers various types of commercial occupancies for catastrophe protection based on individual risk characteristics. We entertain a multitude of geographies and occupancies throughout the US. Our Sompo Digital Small Business platform allows us to provide an efficient way to focus and provide a competitive solution for small business all risk needs.

**Sompo digital eligibility at a glance:**

- TIV of \$5,000,000 or less
- Perils: All risk excluding flood and earthquake
- \$12,500 minimum premium
- Coverage States
  - AL, CT, DC, DE, GA, LA, MA, MD, ME, MS, NC, NH, NJ, NY, PA, RI, SC, VA  
Within 1-25 miles to the coast (excluding barrier islands)
  - TX  
Within 1-35 miles to the coast (excluding barrier islands)
  - No CA or FL exposure
- Construction
  - Fire-resistive – (ISO 6)
  - Modified fire-resistive – (ISO 5)
  - Masonry non-combustible – (ISO 4)
  - Non-combustible – (ISO 3)
  - No frame (ISO 1) or joisted masonry (ISO 2) values exceeding \$50,000
- Occupancies
 

<ul style="list-style-type: none"> <li>- Condominiums</li> <li>- Offices</li> <li>- Shopping centers / Retail stores</li> <li>- Medical offices</li> </ul>	<ul style="list-style-type: none"> <li>- Religious institutions</li> <li>- Hotels / Motels</li> <li>- Assisted living / Skilled nursing</li> <li>- Schools / Childcare</li> </ul>
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- Loss History
  - No open losses
  - No cumulative losses over \$25,000
  - No account(s) with two or more claims in any single policy period
- Year built
  - 1975 and newer

**Contacts**

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A+

Financial Rating:  
 A.M. Best (Superior)  
 S&P (Strong)

**About Sompo**

Sompo is a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance, that employs approximately 9,500 people globally who use their expertise to simplify and resolve your complex challenges. Because when you choose Sompo, you choose **The ease of expertise™**

“Sompo” refers to the brand under which Sompo International Holdings Ltd., a Bermuda-based holding company, together with its consolidated subsidiaries, operates its global property and casualty (re)insurance businesses. Sompo International Holdings Ltd. is an indirect wholly-owned subsidiary of Sompo Holdings, Inc., one of the leading property and casualty groups in the world.

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