



Ethos Property

Ethos Specialty's Property programs provide solutions for niche parts of the market which can often be difficult to find adequate insurance protection for. Within the range of products are two all-risks property insurances that can be provided on a shared or layered basis through a Real Estate or Manufacturing, Processing & Warehousing (MPV) program. In addition, there are two deductible solutions available - Wind and All-Other-Perils (AOP) - which offer insureds a way to reduce their initial deductible in the event of a loss.

Shared & Layered Property

| | | Real Estate | Manufacturing, Processing & Warehousing (MPW) |
|-------------------|---------------------|--|--|
| KEY FACTS | Total Insured Value | \$500m | \$500m |
| | Policy Type | All risks including or excluding flood & earthquake | |
| | Limits | Primary: Not available Excess: \$5m Not to exceed more than 50% of a layer | Primary = \$1.25m Excess = \$2.5m No 100% layers |
| TARGET CLASSES | | <ul style="list-style-type: none"> - Apartments - Offices - Shopping Centres - Restaurants - Schools - Condominiums - Nursing Homes - General Commercial | <ul style="list-style-type: none"> - Wood Workers - Recyclers - Plastic Workers - Produce Packers - Cement Plants - Food Processors & Distribution - Car Dealership - Vacant Structures - Other medium to high hazard commercial property |
| INELIGIBLE PERILS | Earthquake | No coverage available in CA | |
| | | Modified Mercalli (MMI) 8 or higher | |
| | Wind | No standalone Earthquake | |
| | | Tier 1 Windstorm Counties from TX to NY | Tier 1 Windstorm Counties from TX to VA |
| | Flood | No coverage available in FL or HI | No coverage available in FL |
| | | No standalone Flood | FEMA Special Flood Hazard Areas |
| | Flood Zones A&V | Flood Zones A&V | |

 All policies are provided by leading Syndicate and Carrier partners with AM Best Ratings of 'A' or higher.

Deductible Solutions

| | | Wind | All other Perils |
|----------------|-----------------------------|--|---|
| KEY FACTS | Total Insured Value | \$50m \$100m for condos | \$750m |
| | Maximum Limit | - \$500,000 per occurrence - \$750,000 per occurrence for superior construction | - \$250,000 per occurrence and \$1m annual aggregate limit - 4 times aggregate of the per occurrence limit - \$150,000 per occurrence and \$300,000 annual aggregate for MPV classes |
| | Minimum Premium | \$2,500 | \$25,000 |
| | Minimum Deductible | \$10,000 per occurrence | |
| | Maximum Policy Terms | 12 Months 15 Months for builders risk plus odd time | |
| TARGET CLASSES | | | <ul style="list-style-type: none"> - Habitational - Offices - Hotels/Motels - Shopping Centers - Convenience Stores - General Commercial - Manufacturing & Warehousing |
| INSURED PERILS | | <ul style="list-style-type: none"> - Named Windstorm - All Wind Coverage for locations 25 miles or less from the coast | <ul style="list-style-type: none"> - AOP excluding Flood (Including Backup of Sewer and Drains) - Earthquake - Named Windstorm - Equipment Breakdown |



David Malcom
Senior Vice President, Head of Property
 O: 470-552-4142
 C: 770-364-6537
 david.malcom@ethospecialty.com



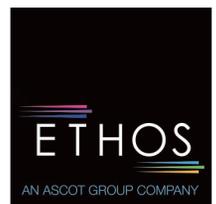
Lisa Finch
Vice President
 O: 470-552-4145
 C: 404-973-7955
 lisa.finch@ethospecialty.com

Ethos Specialty is a leading Managing General Underwriter (MGU) that develops industry-specific insurance programs and provides specialized underwriting services on behalf of high-quality carrier and syndicate partners. Ethos benefits from the deep financial capabilities and underwriting expertise of its parent company, Ascot Group, and is able to match risk to multiple sources of capital as well providing the highest quality, independent underwriting service to its industry partners and capital providers.

CPP Investments

Ascot Group is owned by CPP Investments, the largest pension plan in Canada with over C\$425 billion in invested assets, representing the retirement contributions of over 20 million Canadians.

ethospecialty.com



This communication contains product summaries about insurance products offered by Ethos Specialty Insurance Services LLC. Coverage is subject to the language of the policies as actually issued.