

OneBeacon Specialty Property: One Solution for Small Business Accounts

OneBeacon
SPECIALTY PROPERTY

At OneBeacon Specialty Property (OBSP), we combine significant underwriting experience with exceptional service to deliver comprehensive excess specialty property coverage to businesses large and small. For your small business accounts, our Small Business platform aims to offer your clients a quick and efficient quoting process with low minimum premiums. Our platform is geared towards excess layers with high percentage attachment points where account minimum premiums are out of proportion to the exposure.



KEY CAPABILITIES:

- Expertise and Experienced Underwriting
- Exceptional Service
- Financial Strength
- Standard & Poor's A- rated capabilities

Minimum Premiums

- \$5,000 for non-cat risks
- \$12,500 for Tier 2 risks

Program Highlights

- Up to \$35,000,000 capacity
- Minimum attachment of \$5,000,000
- Maximum 10 locations
- No Tier 1 locations
- Minimum 50% attachment point for Tier 2
- No manuscript primaries; Company and ISO forms only
- Occurrence Limit of Liability Endorsement included
- Earthquake, Flood and Boiler, and Machinery excluded

Target Business

- Apartments/Condos
- Offices
- Retail
- Churches
- Hotel/Motel
- Health Services
- Schools
- Miscellaneous Light Hazard Occupancies (no special hazards, no high BI values)

Example Accounts*

- \$4,500,000 x/s \$10,000,000 on multiple building strip mall- \$5,000 premium
- \$10,000,000 x/s \$20,000,000 on Tier 2 apartment schedule for \$12,500
- \$22,000,000 x/s \$5,000,000 on small schedule of garden apartments, largest location \$6,000,000, for \$9,000

To submit your small business accounts to OneBeacon Specialty Property, please contact your regional underwriter for our Small Account Template and submit the completed form to our dedicated inbox: obspsmallaccounts@onebeacon.com.

*Premium amounts may vary based on actual risk.

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West Coast Region

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About OneBeacon Specialty Property

OneBeacon Specialty Property provides excess property and inland marine solutions for layered insurance policies. Target classes of business include apartments and condominiums, commercial real estate, small-to-medium manufacturing, retail/wholesale, education and public entities. OneBeacon Specialty Property products are provided primarily through wholesalers.

For more information regarding OneBeacon Specialty Property and our products, visit our website at www.onebeaconsp.com.

About OneBeacon Insurance Group

OneBeacon Insurance Group, Ltd. is a Bermuda-domiciled holding company that is publicly traded on the New York Stock Exchange under the symbol "OB." OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident; commercial surety; crop; design professionals; entertainment; environmental; excess property; financial services; healthcare; management liability; ocean and inland marine; programs; public entities; technology; and tuition refund.

For further information about our products and services visit: www.onebeacon.com and to remain up to date on OneBeacon's news, follow us on Twitter [@OneBeaconIns](https://twitter.com/OneBeaconIns) or visit our online newsroom: www.onebeacon.com/newsroom.

Visit onebeaconsp.com
for more information.

You can also find us on:



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A Member of OneBeacon Insurance Group