



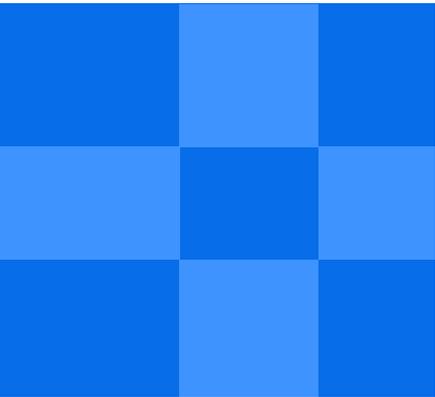
# Programs Overview



**PBC**

PROGRAM  
BROKERAGE  
CORPORATION

Our relationships. Your advantage.



## A Trusted Partner for Brokers & Agents

Program Brokerage Corporation (PBC) is a powerful market resource for brokers and agents. We are also a partner for carriers reaching out to the commercial insurance buyer in innovative, cost-effective ways.

### Exclusive Programs:



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# Wind & Hail Deductible Buy Down Program

## Coverages Offered:

- Follow Form for Wind/Hail
- Up to \$50M TIV per location
- TIV up to \$100M per policy

*Accounts exceeding limits above are available on a referral basis.*

## Target Business:

- Co-Ops/Condos
- Multifamily
- Office and Administrative
- Industrial
- Hotel/Motel/Short-Term Rental
- Education
- Retail/Warehousing/Hospitality
- General Commercial
- Construction
- Other

## Buy Down Options Available:

- Percentage to Percentage
- Percentage to Dollar
- Dollar to Dollar

## Territory:

Nationwide

## Minimum Premium:

None

## Turn Around:

- 24 hours
- 48 hours for referral business

## Required Documents:

- PBC Wind/Hail Application
- Underlying quote or policy
- 5 Years Loss History
- Schedule of Values

For more information, contact:

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# Excess Flood Program



Understanding the appropriate insurance limits and proper coverage for a home or business is vital, yet many buyers continue to underestimate the risks they may face. Most standard flood insurance policies only provide coverage up to \$250,000 for residential properties and up to \$500,000 for commercial properties. Often times, this is nearly not enough coverage. If your clients' estimated cost to rebuild is higher than these limits, an Excess Flood Insurance policy is necessary to be sure that adequate funds are available to repair your clients' homes and/or businesses.

## Coverages Offered:

- Up to \$15M combined limits for building and contents
- Contents Coverage
- Loss of Income Coverage
- Replacement Cost Available
- Drop Down Business Income/Rents Coverage

## Target Business:

### Personal Lines

Residential Properties Including:

- Apartments
- Co-op/Condos
- Dwellings
- Townhouses

### Commercial Lines

Commercial Properties in a wide array of industries, including:

- Construction
- Education
- Hospitality
- Hotel/Motel/Short-Term Rental
- Industrial
- Manufacturing
- Office and Administrative
- Real Estate
- Retail
- Warehousing
- And More

## Territory:

Nationwide

## Minimum Premium:

None

## Turn Around:

- 24 hours
- 48 hours for referral business

## Required Documents:

- PBC Excess Flood Application
- Underlying Quote or Policy
- Elevation Certificate if available
- Schedule of Values
- 3-5 Years Loss History

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*Program Brokerage Corporation is pleased to offer an in-house Excess Flood Insurance Program, underwritten by a panel of A-rated carriers.*

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# Pest Control Program

## Coverages Offered:

- General Liability
- Property
- Commercial Auto
- Workers Compensation
- Inland Marine
- Umbrella Excess

## Coverage Advantages:

- Sudden & Accidental Site Pollution coverage at insured premises
- Job Site Pollution Coverage
- Transit Pollution Coverage
- Full policy limits for Wood Destroying Organism Inspections with no Sunset Clause
- Cyber Liability/ Data Compromise Coverage
- Canine Mortality Coverage
- Blanket Per Project Aggregate Coverage
- Blanket Waiver of Subrogation Coverage
- Blanket Additional Insured Coverage

## Territory:

Across the US with the exceptions of AL / HI / SD / WY

## Target Business:

Full-Time Pest Control Operators

## Minimum Premium:

\$1,200

## Not Eligible:

Contractors that perform pest control as an incidental part of their larger business

## Required Documents:

- PBC Pest Application
- 3-5 Years Loss History

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**Endorsed by:**



**NPMA**

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# Residential Real Estate Program

## Coverages Offered:

- All-Risk Property Insurance
- Commercial General Liability
- Lead Paint & Mold Liability
- Umbrella Liability
  - \$100M limit
- Terrorism
- Excess Flood

## Target Business:

- Residential Buildings
- Co-op/Condo Buildings
- Buildings from 3-30 stories
- Single buildings or multi-location portfolio
- Habitational with incidental mercantile exposure

## Not Eligible:

- Buildings less than 80% occupied
- Buildings in the course of gut-renovation
- Buildings that are not in compliance with city code

## Territory:

CT, NY, NJ, PA

## Minimum Premium:

\$7,500

## Required Documents:

- PBC Real Estate Application
- ACORD Application
- 5 Years Loss History

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