

X-Wind Property Appetite Guide 2026

AIU is introducing a robust AOP (All Other Perils) coverage form that excludes all weather-related perils, providing tailored solutions **For Hotels & Healthcare facilities in Tier-1 Wind Areas.**

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 all construction classes of well managed hotels/motels, and healthcare facilities, including exterior corridor and non-sprinklered locations. Coverage under this program is now available in Tier-1 wind locations. By making this program available to Tier-1 wind areas, AIU is filling a void for risks that have difficulty obtaining broad AOP coverages.

Product Features:

- All weather-related perils excluded
- \$1 Billion Blanket Limit
- No Co-insurance
- Full Replacement Cost
- Broad Risk Appetite
- Exclusive Market
- Expedited Underwriting and Quoting Process
- Adequate Capacity for Larger Schedules
- EQSL
- Ordinance or Law Provision
- \$1 Million Sewer & Drain Backup
- Optional Equipment Breakdown Coverage
- Optional Terrorism Coverage
- Optional Crime Coverage

Deductibles:

- \$25,000 AOP deductible (5K AOP deductible buyback option available)

Appetite:

- **Hotels & Healthcare Facilities in Tier-1 Wind areas**
- Locations that seek an option for broad AOP coverage
- All weather-related perils excluded
- Unavailable in the states of Texas and Louisiana
- Minimum TIV \$4 Million
- Max TIV (per location) \$40 Million
- Older and Newer well-managed Hotels/Motels/ Resorts, and Healthcare Facilities with focus on Frame and JM construction
- Geared towards 2-3 Star Hotel Locations
- Exterior Corridor Hotels and Motels acceptable
- Franchise and Non-Franchise Locations acceptable
- Roadside Hotels/Motels acceptable

