

# SSIU PROGRAMS OVERVIEW

## CONTACT US

P 251.923.4474  
F 251.923.4486  
E [info@ssiuw.com](mailto:info@ssiuw.com)

PO Box 580  
Foley, AL 36536

**RATER & PORTAL**  
[portal.ssiuw.com](http://portal.ssiuw.com)

**SUBMISSIONS**  
[submissions@ssiuw.com](mailto:submissions@ssiuw.com)

**BIND REQUESTS**  
[binder@ssiuw.com](mailto:binder@ssiuw.com)

**ENDORSEMENTS**  
[endorse@ssiuw.com](mailto:endorse@ssiuw.com)

**CLAIMS**  
[claims@ssiuw.com](mailto:claims@ssiuw.com)

**ACCOUNTING**  
[accounting@ssiuw.com](mailto:accounting@ssiuw.com)

**INSPECTIONS**  
[inspections@ssiuw.com](mailto:inspections@ssiuw.com)

[www.ssiuw.com](http://www.ssiuw.com)

## ABOUT SSIU

SSIU is a Gulf Coast owned and operated Lloyd's Coverholder. Our location, expertise and strong, long-running relationship with Lloyd's enables us to deliver stellar support and the best of Lloyd's product offerings, while maintaining expeditious turn-around times to our agents. We offer an online rater for instant quoting on most risks, e-signature applications and paperless bind submissions. Additionally, our online agent portal provides 24 hour access for agents to their policies, documents, invoices, and reports.

## ABOUT LLOYD'S OF LONDON

Lloyd's is the world's specialist insurance and re-insurance market, bringing together an outstanding concentration of underwriting expertise and talent. It is often the first to insure emerging, unusual and/or complex risks. As the oldest insurance marketplace in the world, they have the pedigree and stability you and your customers want, and they maintain an A rating with AM Best. Our partnership with Lloyd's means that the products you need for your customers are available in your area. We understand that helping you write more business is beneficial to us all.

## WHAT THIS MEANS FOR YOU

SSIU maintains a superb relationship with the support team at Lloyd's. Our vast knowledge of Lloyd's product lines allows us to help you recommend the best insurance opportunities to your customers, while giving you the security of knowing that SSIU is here to assist you. Lloyd's has approved SSIU as a Coverholder by performing an assessment of our reputation and financial standing, and investigating the character and suitability of our offices and employees before accreditation.

While SSIU and the Lloyd's market may be new to you, our Lloyd's Underwriters have been writing business in our coastal area for many years, and have literally weathered the storms. Through Ivan, Katrina, Michael, and even smaller storms, Lloyd's has been here providing the coverage your customers need, while delivering our Underwriting team the support to help you at your customer's time of need. We promise to work hard for your business, and in turn help you keep your customers happy and properly covered with some of the best products available.

## COVERAGE AREAS BY STATE / COUNTY

- ALABAMA - Mobile, Baldwin
- MISSISSIPPI - Hancock, Harrison, Jackson
- SOUTH CAROLINA\* - Beaufort, Colleton, Charleston, Georgetown, Horry
- FLORIDA\* - Escambia, Santa Rosa, Okaloosa, Walton, Bay

*\*Expansion into additional markets in these states and Georgia expected in 2019*

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## CARRIERS & PROGRAMS

### UNDERWRITERS AT LLOYD'S OF LONDON - COVERHOLDER

HO3, DP3, HO5, HO6, Wind Only, Commercial Property, Primary & Excess Flood

### CANOPIUS US INSURANCE, INC

HO3, DP3, Wind Only, Manufactured Homes, Commercial Property, Commercial Package (with GL)

### ICAT

Commercial Property, Commercial Wind Only, Commercial Package

### ATLANTIC CASUALTY

General Liability

### SAFEHOLD

Builders Risk

## PERSONAL LINES PROGRAMS HIGHLIGHTS

- Discounts available for Storm Shutters/Impact Glass, Metal Roofs, Hip Roofs, New Home Credits, Monitored Alarms, Fortified Homes, Service Discounts for First Responders, Teachers and Military
- No Distance-to-Coast Requirement\*
- Flexible AOP and Wind/Hail Deductibles, Named Storm Deductible available\*
- Wind Only, Builder's Risk and Vacant Home programs available
- Flexible underwriting for special circumstances
- Instant quoting via online rater and 24-hour bind turnaround
- Model Homes eligible
- Primary Flood in CBRA Zones available
- Optional Home Systems Protection, Service Line & Enhanced Identity Fraud on HO3

*\*Except on Manufactured Homes*

## COMMERCIAL LINES PROGRAM HIGHLIGHTS

- Discounts available for Storm Shutters/Impact Glass, Metal Roofs, Hip Roofs, Monitored Alarms, Fortified Construction (Bronze, Silver & Gold)
- No Distance-to-Coast Requirement
- Flexible AOP and Wind/Hail Deductibles, Named Storm Deductible available
- Wind Only and Builder's Risk programs available
- Flexible underwriting for special circumstances
- 24-hour quote and bind turnaround
- Property Enhancement Endorsement available
- Restaurants, Office Buildings, COAs and HOAs, Self-Storage Facilities, Lessor's Risk, C-Stores, Rental Dwellings, Healthcare Offices

## PROGRAMS CURRENTLY IN DEVELOPMENT

- Cyber
- Admitted Markets