



ARCH PROPERTY MAXIMIZER POLICY

The Arch Property Maximizer Policy (the "Maximizer Policy") at Arch Insurance Group provides supplemental property insurance payouts, based on a fixed percentage of an insured loss which is paid under the Insured's property insurance policy, known as the "indexed insurance policy". Proceeds from the Maximizer Policy may be flexibly applied as directed by the Insured. Examples include the following:

- To "top-up" portions of the loss whose recovery was limited or capped by the "indexed insurance policy" sublimits.
- To lower the impact of the "indexed insurance policy" deductible on individual operating divisions within the Insured's operations.
- To supplement coinsurance provisions on policies with international exposures.
- To replace damaged equipment with more modern, efficient equipment whose value exceeds the replacement cost provisions of the "indexed insurance policy".
- To cover additional costs the Insured incurs to protect its relationship with key customers, all of which might not be fully reimbursed under the "indexed insurance policy".
- To mitigate the impact of a conservation/preservation and similar property easements penalties.

CUSTOMER PROFILE

Any account that fits Arch Global Property's current risk appetite. Examples of target occupancies include, but are not limited to, the following industry sectors:

Manufacturing, Retail, Real Estate, Service Industries, High Tech, Pharmaceuticals, Education, Food Processing, Telecommunications, Publishing, Financial Institutions, and Healthcare.

KEY FEATURES

- Coverage is afforded on the same basis as the "indexed insurance policy". All risks, including earthquake, flood, windstorm, boiler and machinery and terrorism, may be included.
- The percentage of paid loss for the Maximizer Policy is determined at inception and can be up to 20% of the "indexed insurance policy's" paid loss.
- Payment under the Maximizer Policy is made after the loss payment under the "indexed insurance policy" is substantiated by the Insured.
- The Maximizer Policy can be placed on a ground-up quota share basis or on an excess basis.
- Underwritten and priced exclusively through Arch Global Property underwriters with the pricing being determined independently from the price of the "indexed insurance policy".
- Arch Global Property current participation on "indexed insurance policy", though preferred, is not required to access the Maximizer Policy.

DISTRIBUTION

Select retail brokers.

CAPACITY

- Up to 20% or \$50,000,000 per occurrence and in the annual aggregate of the "indexed insurance policy's" paid loss.
- The pay-out under the Maximizer Policy is limited to the defined percentage of the "indexed insurance policy's" paid loss, but not to exceed the limit shown on the Maximizer Policy declarations page.

SUBMISSION GUIDELINES

A full property underwriting submission is required, including the following:

- Program specifications, including structure, coverage terms and conditions, sublimits and deductibles.
- Electronic schedule of locations.
- COPE and engineering reports (where required).
- Minimum five year loss history.
- Complete copy of the "indexed insurance policy" wording
- Copy of the final "indexed insurance policy" after it is issued by the "indexed insurance policy's" carrier.

CLAIMS

Like all loss matters, prompt reporting of a potential claim under the Maximizer Policy is important. Any time a loss matter may result in a claim under this policy, notice should be provided to Arch claims. This notice should usually occur at the same time notice is provided to the carrier (s) of the "indexed insurance policy". Arch Claims can accept notice of loss by mail, facsimile or electronically, as follows:

Claims Department
 Arch Insurance Group Inc.
 One Liberty Plaza, 53rd Floor
 New York, NY 10006
 (212) 651-6500 main phone
 (800) 817-3252 toll free number
 (866) 266-3630 fax
 claims@archinsurance.com

PRODUCT CONTACTS

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