Buffer Layer Insurance
For Self-Insured Retention (SIR)/Large Deductible and Captive Workers Compensation Clients

This is an Occupational Accident policy issued to businesses that qualify as Self-Insurers under Workers Compensation statutes governing SIR, Large Deductible or Captive programs. Our policy reimburses the Policyholder’s expenses associated with on the job accidental injuries of its employees and is written on a non-admitted/surplus lines basis. The Policyholder is responsible for all applicable statutory premium taxes and surcharges.

Features:
- Combined Single Limits available up to 500,000 in excess of the attachment point.
- Attachment points as low as $50,000
- Sunset and Commutation-5 years.
- Benefit periods up to 2 years
- Core Benefits
  - Accidental Death
  - Accidental Medical Expense
  - Temporary Total Disability
  - Permanent Total Disability
  - Major Permanent Partial Disability
  - Minor Permanent Partial Disability
- Optional Benefits: Per Person Limit
  - Aviation
  - Occupational Disease
  - Occupational Cumulative Trauma
  - Employers Liability

Underwriting Requirements:
- Completed Application
- 5 Years of Currently Valued Loss Runs
- Current Actuarial Report
- Details of all claims in excess of 50% of the requested attachment point

Managing General Underwriter:
Aquitaine Underwriters, LLC
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The insurance product description above is summarized. Refer to the actual policy for a complete description of all applicable terms, conditions, exclusions and limitations. Insurance is issued and delivered as surplus lines coverage underwritten by an eligible surplus lines insurer pursuant to applicable state insurance statutes. This highlight sheet is intended to be distributed to licensed Surplus lines agents and brokers and is not intended as a solicitation or offer to sell any insurance product directly to any policyholder. 0000-TRU (04/12)